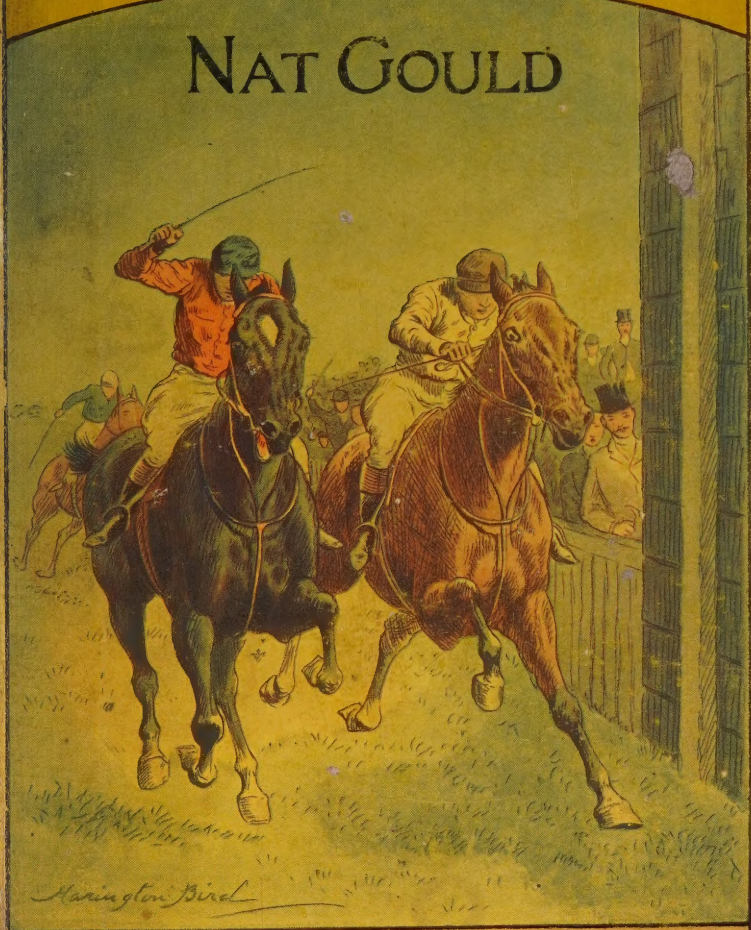
WHIRLWIND'S YEAR

NAT GOULD



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Whirlwind's Year

By

Nat Gould

London

John Long

Norris Street, Haymarket

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Among all lovers of Sport, the name of Nat Gould has become a household word. As sportsman, journalist and globe-trotter, few men have gone through more varied experiences, and still fewer have used their experience to such excellent purpose. Since Whyte Melville and the immortal "Jorrocks," no writer has depicted with so spirited a pen the romance of a race-course, the surprises of the cricket-pitch, or the hairbreadth escapes of the hunting-field. Writing in *Longman's Magazine*, Mr. Andrew Lang said, "A Sixpenny Academy would be a lively Academy. For President, I would, if consulted, select Mr. Nat Gould, who shines by a candid simplicity of style, and a direct and unaffected appeal to the primitive emotions, and our love for that noble animal, the horse."

WHIRLWIND'S YEAR

CHAPTER I

AFTER TWENTY YEARS

TWENTY years is a big slice out of a man's life, so thought Greg Thornton standing on the deck of the *Aramoota* on her way from Adelaide to Melbourne and Sydney, leaning over the side of the vessel, looking at the smooth shining water, through which the steamer cut her clear way. There were not many people on board; the overland route was more popular, faster, saved time, and in these hurrying days time is money more than ever.

The *Aramoota* was a small coasting steamer. She was a favourite with sea-going passengers, or rather her skipper, Joel May, was, and the captain of a vessel is an important personage.

The skipper and his passenger, Greg Thornton, were well known to each other. They came out from the old country together to try and mend their prospects in the new land.

Joel May worked his passage out as third mate; Greg Thornton was a passenger in the second saloon.

They landed in Adelaide, where Greg obtained a post in a mining engineer's office, and Joel accepted an engagement on a well-known steamship line.

Joel May stuck to the firm, and in a way the firm stuck to him. Being of an independent spirit he was frequently at war with his employers; but the manager of the line knew a good man when he had sampled him, and consequently overlooked many faults, and was deaf to harsh words spoken in the heat of the moment. Joel captained many steamers for the company, and after nearly twenty years' service was in charge of the *Aramoota*. There were many better boats in the fleet, but Joel was the only man who ever made the *Aramoota* pay her way. She was a peculiar craft, given to much rolling; no matter how calm the sea she swayed from side to side with a most irritating list.

For three years Joel May muttered dire threats against the *Aramoota* and all connected with her. The names he called his vessel were startlingly original, and his employers came in for a fair share of vituperation. The manager smiled. So long as Joel remained on the *Aramoota* he gave him *carte blanche* to say what he wished about her.

After Twenty Years

When the *Aramoota* began to pay her way the manager chuckled; he knew Joel May had done it, and he meant to keep him in charge.

This was the skipper's fourth year on her and he had become attached to the old tub. He seemed to be part of the craft; when Joel was ashore, the *Aramoota* appeared to droop and sulk until his return, but no sooner did he put his feet on her deck than she woke up and became lively.

Greg Thornton's life during those twenty years had been very different to Joel May's. He had tried many things. As a mail-coach driver he succeeded fairly well, but the life was monotonous, and there was no prospect of making money. He threw up the job and tried his hand at station work. This was worse than the coach. He often spent weeks alone in a boundary-rider's hut without a soul to speak to, his horse and his dog being his sole companions.

Once he was lost in the bush, suffered the terrible pangs of thirst, dreamed the wildest and strangest of dreams, and went through experiences just outside the gate of death that he never forgot.

He became a wonderful rider; no buck-jumper was able to get rid of him, and his powers of endurance were extraordinary. For downright "hard graft" there was no man to beat Greg Thornton.

Five years he stood this life, and during that time he saved a hundred and fifty pounds, for the simple reason he had no ways of spending it. He left the station and journeyed to Sydney. Fifty pounds went in a little over a week, and for the first time in his life Greg Thornton knew what it was to have a mighty "jag"—a delirious unbridled spree. At the end of that week he went to Randwick races, backed three winners, including an outsider at twenty to one, found himself over a hundred pounds to the good, and "jagged" for two weeks more.

Three weeks' perpetual fuddling ought to suffice any man, and it certainly "filled up" Greg Thornton. He "put the peg in," swore off liquor, and for the fourth week lived a life of utter misery. Many a time he would have given a pound for a bottle of Bass but he resisted the temptation, more power to him, and was rewarded at the end of ten days' sobriety by getting rid of the taste of the stuff and feeling himself again.

Sydney was no place for him and he went up country again, this time into Queensland. He got as far as Charters Towers where he obtained some knowledge of mining that stood him in good stead later on. He had a quarrel at the Towers over a young lady, half-killed his rival in a stand-up fight,

and then cleared out, having discovered that the defeated party was favourite with the lady in question.

In Melbourne he heard of the wonderful gold finds in Western Australia, and thither he went with what remained of his capital. He had a rough time at Coolgardie, and elsewhere, and at first his luck was dead out. It changed like magic; Aladdin's lamp had been discovered, and he experienced one of those phenomenal runs of luck that occasionally dazzle the universe. It was quite simple. A miner disgusted with his claim sold it to Greg Thornton for the price of a week's spree. At the end of six months Greg was unable to sell again at a similar figure, so was forced to hold on.

The day of his life arrived, as it does to most men who have grit in them and hang on to things, and at the end of that day he saw riches in sight. Greg Thornton stumbled upon a perfect golconda; he picked out nuggets by the score, piled them up, sat upon them, and gazed around at the glittering mass in the reef. There was gold ahead of him to an untold amount. He knew enough about mining to guess he had hit upon the richest spot in the whole field. At first he was staggered at the sight of so much gold. He picked up one nugget after another, held them in his hands, tried to bite the

metal, rubbed it with his shirt sleeves, fondled it with joy untold. He had descended his mine a poor man, he went up again rich; a few hours had changed his fortune, altered his life.

This happened when he was forty years of age he was now forty-five, and had the world to play around in.

"Greg's Luck," as the mine was named, turned out better than even he expected. An expert in finance offered to float "Greg's Luck" for him, but he declined. In this he was wise, for a financial expert is a highly explosive substance, and when it bursts up the shock is so great that the particles are shattered and scattered until the remains can only be discovered by the aid of a powerful microscope.

Greg went to Melbourne in due course, and finding a few reliable men with money he sold shares in his mine. Five shares he sold for thousands each, and after receiving over a hundred thousand hard cash he had a three-quarter share in Greg's Luck, which at a low calculation was estimated to bring him in a big fortune yearly. The man who sold Greg Thornton the mine for a song, met him in Melbourne and congratulated him on his luck. He did not whine or bemoan his misfortune, what he said was :—

"It was a square deal, Greg. I thought you were a bit of a fool to part with the money. You deserve all you've got."

Greg liked this; it appealed to him. Had the man asked him for money, or said bitter things about the mine, he would have resented it. He hated a man who did not accept a blow philosophically. Before they parted he handed him a cheque which made him gasp when he saw the amount.

"What's this for?" he asked.

"You, my boy. It was your mine once; you deserve a bit out of it, and a few thousands won't hurt me. I'm a bachelor, I have no one dependent upon me; take it, and don't fool it away," said Greg.

The man accepted the money, and Greg Thornton felt relieved.

"Upon my word, when I met him in Collins Street," he said afterwards to Captain Joel, "I felt as though I had robbed him; it eased my mind when he took what I offered him."

"Twenty years is a big slice out of a man's life," said Greg to himself, and made up his mind to leave Australia and go back to the old country. There was much regret at his decision. Greg Thornton was a power on the gold-fields; he was looked up to

and thought much of. There were men who considered him "wedded to money," and thought him mean and apt to take advantage of others which his capital gave him. When he lent money he insisted upon it being repaid, which was not the proper thing for a rich man to expect—so the borrowers said. But there were others, men whom Greg had helped in life, who swore by him, and said he was "the whitest man" they had ever known.

When Greg announced his intention of leaving the fields, but retaining his hold on the mines, he had shares in many now, it was decided to give him a great "send off". The banquet at Coolgardie to Greg Thornton was a marvellous affair. The speeches were eloquent and to the point, extolling the many good qualities of the guest of the evening until he felt inclined to hide under the table. The gathering was a glorious success, and Greg Thornton appreciated the kindness shown him. Before he left the township he made over ten thousand pounds to be devoted to a hospital fund, and he gave another ten thousand to assist struggling miners.

When the time came for him to leave the place where he had experienced so many vicissitudes he almost broke down; it was a wrench to part with old associations, far greater than he had expected.

He had been happy in this barren spot before it blossomed into a large town, and teemed with a hard-working population; he had watched its growth, seen it rise, and he had risen with it. His pile was made, after twenty years he could rest and enjoy life, and he owed it to this sandy waste which had been kind to him, poured out its hidden wealth into his hands, made him a rich man, the owner of "Greg's Luck," and many more mines.

At last he got away, and arrived in Adelaide. Here he found every one ready to welcome the principal owner of "Greg's Luck". He was fêted and made much of. Mothers placed their daughters before him in the most attractive style, but he was wedded to a bachelor's life and declined all offers.

He waited until Joel May arrived in port with the *Aramoota;* as soon as she was berthed he hauled the skipper ashore and took him to his hotel.

They talked over by-gone days, and Captain Joel was proud of his old friend's good fortune. Greg tried to persuade him to throw up the sea and go to England with him, but Joel was firm in declining.

"The *Aramoota* would never get on without me, Greg. I'm a fixture, that's what I am, and when the old tub's done for, it will be time for me to be broken up with her, but not before, my boy, not before."

CHAPTER II

THE NEW ARRIVAL AT THE MONARCH

In Melbourne, Greg Thornton was a man of importance; he had money, heaps of it, and many wished to handle it. Successful miners, the workers, the men who have discovered gold, are often free with their wealth. It was expected Greg Thornton would fly round, make things hum, but expectations were not realised. Greg knew the value of money; having worked hard for it, he meant to make the most of what he held. "Stingy" was the word applied to him, also "too mean to live" was an expression heard in the city. He smiled, he could afford it now; but there had been times when his face was gloomy, and his thoughts in harmony with his expression.

A few years before he left England he had, as a youngster of twenty or so, been engaged to a girl about his own age. Flora Heath was attractive; her father was a saddler at Epsom, and Greg met her one Derby day with a party of friends. The

acquaintance ripened; he proposed and was accepted; for a time life seemed rosy, although his prospects were not brilliant. Flora Heath was fond of Greg, but there was something she preferred to love—money. When Felix Eversley came in her way she forgot Greg. Eversley had money. He was twice her age, but that mattered little. She threw over Greg Thornton and married Felix Eversley. This was a knock-down blow for Greg. He did not take his defeat quietly, he made a disturbance, and at last Felix Eversley brought in the aid of the law to keep him quiet. Flora Heath heard many biting home-truths from him, and they hurt her, when she remembered them many years after her unhappy marriage.

This disappointment in love was the chief reason why he left London for the Colonies. Many a time, in lonely places, he had thought of her, wondered what her life had been, whether she was alive, or what had become of her. The years softened his feelings towards her; he regretted sometimes, but he no longer bore her ill-will. His hard-working life, however, left him very little time to think, and by degrees she faded from his memory until he almost forgot she had been so much to him for one short year.

This early disappointment made him suspicious where women were concerned, and he avoided their society. Those he saw in mining camps were not attractive, their outrageous behaviour disgusted him; he shunned them, and they hated him while respecting him.

The *Aramoota* went on to Sydney and the North, leaving Greg Thornton in Melbourne. He parted from Captain Joel with regret wondering if they would ever meet again.

He remained in Melbourne two months; he had much business to transact, many arrangements to make before leaving for England.

The Melbourne Cup Meeting was held during his stay there. He went to Flemington; he was fond of racing, loved horses, enjoyed the excitement of the sport, and his usual luck accompanied him. Glenloth won the Cup at a long price. It was a pouring wet day, the course was heavy, and Greg, after looking at the horses in the paddock, decided Glenloth was just the sort of animal to have a chance under these conditions. He backed the outsider, taking a thousand to thirty several times, and Glenloth won.

He was not at all excited over the victory; he accepted it as another favour from fortune. Some-

how he felt certain the horse would win, as they splashed down the heavy course to the post.

The following Monday he went to the Club and drew his money. He ordered a liberal supply of champagne for the members, and quietly vanished without partaking of any.

"Rum fellow, Greg," said a heavy speculator. "Whatever he does seems right. Fancy backing Glenloth, and all on his own too; not a soul gave him a hint, so he says."

"Yes, he's lucky now," said a Queensland squatter; "but I have known the time when Greg Thornton was glad to get a free feed and a shake-down at my place. He's earned all he's got, take my word for it, and those are the sort of men who ought to have it."

"Wish he'd make his will before he leaves for England, and put my name in it."

"He'll make a will in due time; he's not the man to have a wrangle over his money when he's dead. I calculate when he makes his will somebody will have a surprise," said the squatter.

Greg Thornton arrived in London. As he sat in his cosy room at the Monarch Hotel, and looked out across the embankment at the Thames, and beyond at the wharves and warehouses on the

Surrey side, he thought of the twenty years that had rolled away since he left the great city.

A man with hundreds of thousands of pounds need never be lonely, even in London. Money buys friends, if the owner cares to spend it in that direction.

Greg Thornton, however, had ideas of his own as to how he would live his life in the old country. His name was as familiar on the London Stock Exchange as in Sydney or Melbourne. "Greg's Luck" was the richest mine on the market, and the man who held the bulk of the shares was naturally looked upon as somebody out of the common.

Greg Thornton, on his way to the Monarch Hotel, suddenly made up his mind to have a year of freedom if possible. He had no desire to be fêted and made much of. If he could hide his identity for twelve months what an advantage it would be. He decided to change his name. It was not generally known that he had arrived in London, very few people were aware of the circumstance, for he had not travelled by the steamer in which he originally booked his passage.

When he arrived at the Monarch Hotel he gave his name as Greg Flint, the Greg slipped out unawares and he did not alter it. He took a suite of

rooms, he had very little baggage, and he managed to obliterate the Thornton before it was noticed.

In a large hotel such as the Monarch a man can keep very much to himself. Whatever the manager may have thought about the new arrival he made no remark. When Greg paid for his rooms three months in advance, it was a sure pass to a favourable reception. The manager was a high and mighty person, he seemed to regard his guests as people specially sent to the Monarch to make things pleasant for him. He was seldom visible, and it was as difficult to obtain an interview with him as the Prime Minister. He sat on a throne, was monarch at the Monarch, and the scores of employees regarded him with awe.

When Greg Thornton sent for this august personage, the man who delivered the message fled precipitately before the wrath of the manager descended upon him.

Greg waited half an hour, then rang again.

"I sent for the manager, where is he?" he asked.

"In his room, sir."

"Did you deliver my message?"

"Yes, sir."

"Then repeat it."

The manager came. He entered the room with a lordly air. Greg left him standing.

"You wished to see me," said this haughty being.

"Half an hour ago I sent for you," said Greg.

"My time is valuable. I was engaged."

"So is mine," said Greg. "I think we had better understand each other. I have taken these rooms for three months, they suit me, well and good. You are the manager of this hotel. I expect you to look after my comfort, it is what you are paid for. I presume this hotel is a company?"

The manager signified that it was.

"Very well. You are the servant of the company. I shall not grumble at any reasonable charges, but I expect attention from the manager. You kept me waiting over half an hour; my time is too valuable to waste. On the next occasion I hope you will attend with more alacrity."

The manager was angry. He grew red in the face; the great man was unaccustomed to be lectured; many of the guests stood in awe of him.

"There are several hundreds of people in this hotel," he began.

"I am glad to hear it—for the company's sake," said Greg.

"And I cannot pay special attention to any particular visitor," said the manager.

"You consider it a special attention to come to me half an hour after I send for you?"

"You wished to see me at a most inconvenient time."

Greg laughed as he said, "Do you wish me to remain here?"

"Certainly."

"Then you will have to look after me well."

"We always attend to our visitors."

"Quite so; but I'm not an ordinary visitor. When I wish to see the manager of an hotel in which I stay, I send for him. If he does not come I inquire the reason; if the reason is not satisfactory I leave. I propose to leave now."

The manager was taken aback, this was a sudden move, he knew this was a man who would not brook any impertinence, so he said:—

"I beg you will reconsider your decision."

"On one condition."

"That is?"

"That you will do me the honour to see me sometimes—when I send for you."

"I shall be most happy to do so."

"You will not be happy, but that is immaterial; so

long as I see you, and you listen to what I have to say, I shall be satisfied."

"You have something to say to me now?"

"I have. Will you oblige me with the names of tradesmen who will furnish me with what I require; here is a list."

The manager glanced at it and said:—

"It requires consideration, I must think it over; you shall have a list in the course of the day."

"Very good."

"Is there anything else I can do for you?"

Greg smiled. The manager's tone had changed; he was quite polite.

"Not at present."

"You are satisfied with these rooms?"

"Quite."

"If there is any alteration you would like I will see that it is made."

"Thank you. I think we shall get on together."

"I hope so," said the manager.

"I may remain here twelve months, perhaps longer."

The manager knew what this meant. Mr. Flint must have heaps of money, the Monarch was an expensive hotel.

"I trust you will remain with us as long as you can, Mr. Flint."

Greg started at the name, then smiled; he had forgotten he was Mr. Flint for the moment.

When the manager left the rooms he did not abuse his visitor behind his back. He knew he had to deal with a man who would not be trifled with, a man who knew the world, had travelled, possessed money, and was more than capable of holding his own. Like a wise man he determined, under the special circumstances, to yield, and try to humour the new arrival.

CHAPTER III

IN THE RESTAURANT

THE restaurant of the Monarch was a fashionable rendezvous for the Smart Set. Greg Thornton, such he may be called without confusion, was not fashionable, but he had the good sense not to make himself conspicuous by dressing in strange attire. The manager quickly put him in touch with the tradesmen he desired, and his tailor did him very well.

The cut of Greg's clothes was not exactly fashionable. A frock-coat he regarded as heathenish attire; it reminded him of a black fellow he had seen in a top hat and a shiny tail-coat. He cared very little whether his trousers had been duly pressed between the mattresses, to save expense, or whether the crease was in a straight line. He wore no jewellery, not even a gold watch chain; but he looked scrupulously clean and healthy as he walked into the Monarch restaurant, and took his seat at a small table overlooking the gardens. There were

many fashionable people in the room and several of them looked at him with interest, especially the ladies, and the younger men.

He was tall, robust, powerfully built, with keen yet not unkindly eyes. He was quite at his ease; the possession of wealth, and a vast knowledge of men, and things in general, gave him confidence.

The room was attractive, and before sitting down he looked round. There were ladies in beautiful costumes, triumphs of art, worth large sums, and he fancied somebody had to pay pretty stiffly for them. He wondered how they would look stripped of their finery and clothed in a bush costume. He met several flashing eyes with a composure that daunted their owners. His gaze lowered theirs; they could not meet those piercing eyes for long.

He ordered a modest repast and a choice bottle of wine. He drank the wine but ate very little.

Shortly after he began his luncheon a young man entered the room and sat at the next table, facing him. He was tall, almost as tall as Greg, and had a military bearing.

"In the army," thought Greg.

"Wonder where I have seen a face like his?"

He had no intention of staring but the newcomer's appearance attracted him, and he looked

frequently in his direction. At last the young man noticed him and resented the inspection; in order to show his displeasure he rose from the table and took the chair on the other side, turning his back on Greg.

The action was noticed by one or two people near, who smiled.

Greg was not in the least put out; he regretted he had given cause for the change in front, and for the life of him he could not make out why he was interested in the man.

He finished his luncheon and left the room.

"Who is that man?" the young officer, for such he was, asked the waiter.

"That. Mr. Flint, sir."

"Flint, who's Flint?"

"Comes from Australia I believe He's a very rich man they say, he occupies the best suite of rooms in the house."

"Rich is he?"

"Very, rolling in money, sir, anything else, sir?"

"No, thanks."

"I wonder why he stared at me so," he thought. "I don't think he intended to be rude; perhaps I treated him badly, turned my back on him. He's not likely to forget it, or perhaps he will not consider it worth remembering. I like his looks; seems a keen

sort of man. Wonder how he made his money? Speculation, I suppose."

At this moment a lady with two gentlemen in attendance entered the room. Her eyes met those of the young officer and she blushed slightly; the two men nodded to him. Hatty Ardmore and Lieutenant Harry Eversley had met several times, and the young officer was head over ears in love with her. Her father, Sir William Ardmore, was a well-known man about town; a clever financier, not over scrupulous so it was said. He was one of the gentlemen with her; the other was Niel Crouch, an American, reputed to be rich, the predominant partner in a huge trust.

It was Sir William's intention to bestow his daughter upon Niel Crouch. The American millionaire was fascinated with Hatty Ardmore, but she had no liking for him. There was nothing she particularly objected to in Crouch, but he was not the kind of man she cared about. Lieutenant Eversley was much more to her fancy; he was her idea of a man.

Harry Eversley was a handsome young fellow, an officer in the Guards, and a promising soldier, so his colonel said. Unfortunately for Harry Eversley he came into a fortune too early in life. His

father and mother were dead, and left to his own resources he got into a fast set. At twenty-four years of age he had run through thousands of pounds. He kept a large racing establishment which cost him enormous sums, and he was in a crack regiment which cost him a lot more. He liked soldiering; the active life suited him. He was a fine rider, and popular with his brother officers and the men.

His colonel gave him fatherly advice which he listened to respectfully, but did not follow.

"Reduce your expenditure, Harry," said the colonel kindly, "or you will come to grief. No fortune can stand the strain you put upon it. What did you give for Lightning?"

"Twenty thousand pounds, but he's worth it," said Harry.

"Is he? Ranch tells me he'll not win a big race," said the colonel.

"I differ from Ranch," said Harry, smiling.

"Twenty thousand is a fortune," sighed the colonel, who had none too much money.

Lightning did not turn out a success, but the colt never had a chance. He broke down in training, and Harry Eversley sold him to go abroad as a stud horse for less than half the sum he had given for him.

In the Restaurant

Sir William Ardmore and Colonel Roper of Lieutenant Eversley's regiment were known to each other, and it was from the Colonel Sir William gathered that the young lieutenant was going the pace.

"But he's a good soldier; a fine fellow. I love the boy," said the colonel. "He's a credit to the regiment, and I wish he'd take my advice and simmer down."

Harry Eversley first met Hatty Ardmore at a ball at Mrs. Marsham's, a well-known society hostess. He danced with her several times, and there were few better dancers than Lieutenant Eversley. He met her at other balls, had more dances, also several quiet chats in secluded retreats. They were getting on very well together, beginning to understand each other, verging towards an ardent attachment, on the brink of an engagement, when Niel Crouch appeared on the scene.

Sir William Ardmore was a widower. His daughter acted as hostess, and very well she did it. She invited Lieutenant Eversley to Branscombe House, and her father speedily saw there was a good understanding between them. At first he said nothing, merely looked on, and made inquiries as to Lieutenant Eversley's financial position. He dis-

covered the young officer had sufficient money left to enable him to cut a respectable figure in society. Then Niel Crouch and his millions came along, and Sir William invited the mighty trust man to his house. The American was struck with Hatty's beauty; he fell in love with her, and Sir William saw golden visions. He gave Hatty to understand that Lieutenant Eversley was not the sort of young man to make a woman happy, or to enhance her reputation by dancing attendance upon her.

"He's a gambler and a spendthrift," said Sir William. "He had a large fortune and he has fooled the bulk of it away. Had I known what I know now, when you invited him here, I should have put my foot down and ordered you to strike him off your list."

"And when did you discover he was a spendthrift?" asked Hatty, who knew the reason of her father's change of opinion.

"Colonel Roper gave me the information."

"Then it was a most unfair thing to do," she said angrily.

"Oh, he did not say much against him," said Sir William. "He gave him credit for being a good soldier and all that, but he thought he went the pace too strong."

In the Restaurant

Niel Crouch made love to Hatty in a quiet way, but so far had not proposed to her. She saw what was coming and dreaded it, and she was firmly determined not to have him and his millions.

She saw very little of Harry Eversley, and it came as a surprise to see him in the Monarch restaurant.

When he had finished his luncheon Harry crossed the room and spoke to Sir William and Hatty. He was introduced by the former to Niel Crouch, and at once knew this was his rival, a man to be feared. Sir William gave him no encouragement to remain, and he left them. As he shook hands with Hatty she gave him a look that made his heart beat fast. Her name had been coupled with the American's, but Harry exultantly thought there could be no truth in the rumours he had heard after the glance she had given him. He left the room feeling quite elated and on good terms with himself and the world generally. Sir William might wish Hatty to marry Crouch, and his millions, but money was not everything, and he meant to beat this man if possible.

In the smoking-room he was so preoccupied that he sat down without looking at his nearest neighbour—it happened to be Greg Thornton, who smiled at the coincidence.

"We seem fated to meet," said Greg quietly. "I hope you will not turn your back on me this time."

Harry turned sharply round and saw who had spoken. At first he resented the freedom with which he had been addressed, but a look at Greg's face changed his temper, and he smiled.

"You thought my action rude, I suppose," he said.

"No; on the contrary, when I came to consider it over, I thought I was in fault. Perhaps you will excuse me when you hear that your face reminds me of some one I knew well, but I cannot imagine who it is," said Greg.

"You are an Australian?"

"I came from Australia. I was born in England, in Kent."

"How long have you been away?"

"Over twenty years."

"That is a long time."

"It is, but it passed wonderfully quickly. You see I had to work hard," he added, smiling.

"And you think I have not worked very hard?" laughed Harry.

"I am certain you have never roughed it."

"No, I can't say I have; but there's no telling what may happen if I get a chance."

In the Restaurant

"You'd like to rough it?"

"I am a soldier, and I would very much like to go on active service. I am in the Guards; we do not get much chance," said Harry.

"Playing at soldiers, is it?"

"No, not at all, at least I do not consider it so. I think soldiering is the only thing I take seriously."

A messenger boy came into the room and walked up to Harry Eversley.

"Are you Lieutenant Eversley?" he asked.

"Yes," replied Harry, as he took the note handed to him.

When Greg Thornton heard the name he turned pale. The years that had passed were recalled. Eversley—that was the name of the man who had married Flora Heath. Felix Eversley. He knew now. Harry Eversley's face reminded him of the girl he had loved six and twenty years before. Who was he?

CHAPTER IV

INVITED TO NEWMARKET

GREG THORNTON would have liked to ask Harry some questions but refrained from doing so, although the effort cost him much.

"I can find out all about him later on," he thought.

"By Jove, that's curious!" exclaimed Harry, half to himself.

Greg looked at him and Harry said.

"Excuse me, but the news contained in this note rather startled me. The Guineas is run for next Wednesday, and I have a horse in it I think has a good chance."

He seemed preoccupied, and a look of anxiety crossed his face. The contents of the letter did not please him. It was written by a man at Newmarket, and must have been sent down to be delivered as soon as he was found. The messenger boy was gone, so he could ask no questions.

The letter was written by Harvey Ash, who had seen better days, and now acted as a turf cor-

respondent for sundry papers. Harry Eversley had known him when he was in different circumstances, and by chance meeting him at Newmarket, and learning what he was doing, he, with characteristic generosity, assisted him.

Harvey Ash there and then made up his mind that if an opportunity arose he would do him a good turn. The turf had been mainly responsible for Harvey Ash coming to grief, but he clung to racing and found no pleasure outside its circle. He might have done well at first, but he launched out too freely and his capital could not stand the strain. He did not grumble when he lost his money, but accepted what fortune placed in his way and became a clever turf correspondent. His knowledge of racing was not superficial, he had been through the mill, paid dearly for the grinding, and the result was a thorough qualification for the post he occupied. He knew as much about horses as most men, and since he had lived at Newmarket had found out a good deal about men.

In his letter to Harrey Eversley he wrote that he had sent it to London by a friend who had promised to hand it in at a district messenger office, with instructions that he was to be found and the letter delivered as soon as possible. The news it contained was to the effect that Jack Fowey, the

jockey engaged to ride for Harry in the Two Thousand, had met with an accident, and he feared he would not be well enough to ride next Wednesday. It appeared that the jockey, after returning home from the Heath in the morning, had slipped as he was coming downstairs and severely injured his right arm. The doctor said it was not broken, but the elbow-joint was badly bruised, and it would be stiff for some days.

"Jack sent for me and asked me to let you know as soon as possible," wrote Harvey, "and I thought this letter the quickest way of finding you. I strongly advise you to look out for another jockey, so does Jack, who is much upset at the accident, as he knows you have a lot of money on."

This was the cause of Harry's gloomy looks, and Greg watched him closely, waiting for the confidence something told him he would receive. He was not mistaken. After some minutes Harry Eversley said to Greg.

"I don't know whether you are interested in horse-racing?"

"I am very fond of it," said Greg, "and I know a good deal about it."

"In that case you will sympathise with me. My jockey has met with an accident, and I am

afraid will not be able to ride for me in the Guineas."

"That's awkward. What is the name of your horse?"

"Whirlwind," said Harry. Greg knew the name; he had studied the papers.

"Your horse is a good second favourite," he said.

"Yes, I have backed him for a great deal of money, more than I care to think about now. This accident places me in an awkward position."

"Cannot you get another rider?" asked Greg.

"Yes, that will not be difficult, but Whirlwind is a peculiar horse, and Jack Fowey knows him so well that it will make a lot of difference if he does not ride him. I don't know why I should trouble you with all this, you are a perfect stranger to me," said Harry.

Greg smiled; he was accustomed to being trusted by people who had not known him long.

"I thank you for your confidence," he said, "and I hope your horse will run. I shall go to Newmarket and see the Guineas run for."

Again Harry Eversley hesitated; then he said suddenly: "Somehow I like you. Will you stay with me at Newmarket? I have a nice little place there —Glendon Lodge."

"With pleasure," said Greg without the slightest hesitation; he did not consider it at all strange that he was invited.

"My name is Harry Eversley," he said, "and I am a Lieutenant in the Guards."

"And my name is Greg Flint," said Thornton. "I hail, as I told you, from Australia. I am fairly well off, and I am over here to enjoy myself after twenty years' hard graft."

"Now we are formally introduced," said Harry, laughing.

"So Whirlwind has a good chance?" said Greg.

"I think so; with Jack Fowey up I am certain he would win."

"Beat Ludwig?" asked Greg.

Ludwig was favourite at six to four.

"Yes, he is a better colt than Ludwig."

"Did Whirlwind run as a two year old?"

"No."

"Then the Guineas will be his first race?"

"Yes."

"Are you wise to back a colt the first time he runs in public?"

"His trial was splendid, the best Giles Abney says he has seen for years."

"Abney is your trainer?"

"Yes."

"You can trust him?"

Harry laughed as he replied, "Indeed I can, he is a most reliable man".

They talked for some time, and then Harry Eversley left him. As he walked to his quarters he wondered whether he had done right in asking this stranger to stay with him at Newmarket. It was a sudden impulse prompted him to do so, and he was half inclined to regret it, but had no intention of getting out of it.

"He must be rich," thought Harry. "I wonder how he made his money? He seems a very good sort of fellow, and I like the way he took my turning my back to him at the table. Some men would have resented it. He said I resemble some one he knew. Who can it be?—perhaps some one he met long ago before he left England. By Jove, he's a different sort of man to Crouch, I'll warrant. Fancy a fellow like that making love to Hatty; its sickening. He's much older than her. He shan't have her if I can help it, and Hatty helps me. Sir William's set his mind on a rich match, but he'll find out it will not be so easy to pull off as he imagines. This is bad luck about Whirlwind. I think he'll win, no matter who rides, but it would have been much

better to have had Jack in the saddle. It can't be helped, so I must look round for some one else."

The same evening he wrote to Harvey Ash, asking him to find out the best rider that could be secured for Whirlwind.

Soon after Harry Eversley left the hotel Greg Thornton went to his rooms. He sat smoking a cigar and thinking for a long time. His mind travelled back many years to the days when he loved Flora Heath. He had no doubt Harry Eversley was her son, and that Felix Eversley, the man who supplanted him in her affections, was his father. He recognised the woman he had lost in the tones of Harry's voice, in his looks, his movements even, and his heart warmed towards him. During the next two or three days he set to work to find out all about him.

It was not a difficult matter. He applied to the manager of the hotel and was given the address of a likely person to get him all the information he required. It was an easy task, and when the report was handed in and the fee paid, the man thought it was about the easiest job he had ever had.

The information given to Greg Thornton confirmed his opinion. Harry Eversley was the son of

Flora Heath and Felix Eversley. Both were dead, and Harry was their only child. He came in for some hundreds of thousands of pounds at his father's death, much of which had been squandered in racing and high living.

The report did not spare the lieutenant; it was full and complete, and Greg smiled as he read it. He thought that very little could be hidden from the man he had employed. He learned from it that Lieutenant Eversley was reputed to be attracted by Miss Ardmore, daughter of Sir William Ardmore, but even the searcher after information could not give much evidence on this head. The report concluded by stating at length that Lieutenant Eversley was immensely popular in his regiment, that Colonel Roper gave him an excellent character as a soldier, and that his honour was spotless, his character as a gentleman beyond reproach. The writer waxed eloquent as though he was glad to make amends for what had gone before.

When he finished reading the report, and had ascertained all he desired to know, Greg destroyed it, and as he watched it burn in the empty grate said to himself: "I wonder what his opinion of me would be if he knew I had put such a man on to ascertain all about him? I have done it for his

sake, and it will no doubt prove useful. He has no idea who I am, so that it will be the easier for me to help him if I have an opportunity."

Greg Thornton felt there was something more than chance in his meeting with Harry Eversley. He was more than satisfied he had assumed the name of Flint. Perhaps Harry's mother had spoken to her son about Greg Thornton, for his name had often appeared in the London papers since he struck it rich at "Greg's Luck" mine. He must move cautiously when he questioned Harry on this point, as he meant doing, when a favourable opportunity arose. He had no fear that Flora had spoken ill of him. She could not do so; the fault was on her side; perhaps she had suffered for it.

Greg knew much about the temptations of the world, and how young men with money were lured along a wide path to disaster. If Harry Eversley had gone through the bulk of his large fortune, he must have been rash indeed. If his investments on Whirlwind in the Guineas were on the same lavish scale, there was no telling how much he stood to lose.

"He may regret having asked me to Glendon Lodge; he did it on the impulse of the moment," thought Greg, but hardly knew how to test the

matter. He was relieved when he met Harry again in the smoke-room of the Monarch, and the young officer said as he was leaving :—

"Don't forget Newmarket. Come down on Monday afternoon with me if you can get away."

CHAPTER V

PLAYING UP AT THE POST

It was the Guineas day at Newmarket and the town was filled with visitors. Numerous house-parties assembled, and much interest was manifested in the race. Ludwig was a hot favourite. As a two year old he had carried all before him, cleared the board, and the event looked a good thing for him. The plunging days seemed to have revived. There were several rich young men who made things hum in the ring, much to the delight of the book-makers. Some of the old hands were quite cheerful over the bright prospects ahead, and many thousands of pounds would change hands on the big race. Ludwig was owned by Duncan Osterley, a rich brewer, who had an enormous string of horses in training. He was under thirty and had come into his father's immense fortune a few years ago, and also his stud of horses. Ludwig was bred at Standen Park, Osterley's stud, and naturally he was proud of the fact. He had won large sums over the

colt in his two year old races, and hoped to win the triple crown with him.

Ludwig was a bright bay with black points; a big well-shaped horse, standing nearly seventeen hands high. Good judges considered the Newmarket course would suit him admirably, but shrewd men doubted whether he would act well on the Epsom slopes; they fancied he might "go to pieces" coming down the hill from Tattenham Corner.

Harry Eversley, through his friend Ash, secured Abner Malden to ride Whirlwind, and a better choice could not have been made as Fowey was unable to ride. It was a great disappointment to Jack Fowey that he could not ride the colt. He had felt sure of winning on him, and had ridden him in his trial, which he won easily, showing a clear pair of heels to the best horses in Abney's stable. Giles Abney had a great opinion of Whirlwind; he vowed he had never handled a better colt, and he would not hear of Ludwig defeating him. The change of jockey's made no difference in his opinion; he considered Malden almost equal to Fowey, although he did not know the horse. Before the races Greg visited the stables with Harry Eversley, and when he saw Whirlwind his admiration knew no bounds.

Harry's colt was almost black, and stood over

sixteen hands. He was a compact horse, perfectly shaped, not a fault could be found with him. Being by Storm, out of a mare called Hurricane, he was bred to stay. His sire had won the Cæsarewitch, the Northumberland Plate and the Metropolitan Stakes, and would have landed an Ascot Gold Cup had he not gone amiss. Harry Eversley gave a stiff price for Whirlwind as a yearling at Doncaster, but Abney found he could not wind him up as a two year old, and strongly advised him to keep the colt for his three year old engagements. At first Harry demurred; it was a long time to wait for any return for his outlay, but eventually he yielded to his trainer's counsel and hoped to reap a rich reward. Harry Eversley kept his troubles to himself although his colonel suspected he had lost a heap of money in speculations. This was true. When Harry became acquainted with Hatty Ardmore, he entrusted Sir William with a large sum of money to invest in the World Finace Company, an undertaking promoted by Hatty's father with a great flourish of trumpets.

So far the company had not turned out well, but Sir William bolstered it up and convinced the shareholders it was only a matter of time before they would receive big dividends. It was impossible for

Harry to sell out without losing heavily, so he was compelled to stick to his shares, but he had no faith in Sir William's glowing accounts of the concern. He kept this to himself, but the sinking of such a large sum made him short of cash, and this he had hitherto been unaccustomed to. Up to this year he had been able to draw cheques for any amount he wished, knowing they would be met. This was a habit not easy to get out of. It is very simple to sit down and write a cheque for a large sum; the little slip of paper does not look like money, and Harry sometimes hardly gave a thought to what he had done until he interviewed his banker.

The success of Whirlwind in the Guineas meant more to him than he cared to think about. His commissioner had put his money on at an average of six to one, very good odds indeed.

Giles Abney liked Harry Eversley better than any patron of his stable, and had quite as much faith in Whirlwind as the colt's owner. He also took a fancy to Greg, and when the trainer made up his mind that he could trust a man, he seldom found cause to change his opinion. He saw at once that Greg knew a good deal about horses. There is no mistaking a man who is a judge of thoroughbreds, the way in which he looks them over

gives the cue, although very few remarks may be made. Greg Thornton did not waste his words; what he said was short and to the point; this was another thing in his favour in the trainer's opinion.

"That is a fine colt of yours," said Greg, after the inspection was over.

"I am glad you like him," said Harry. "He has a bit of a temper, but you never saw such a galloper; just wait until you see him stride along in the Guineas."

They were waiting to see Whirlwind stride along now, as they stood in the ring before the horses went out for the great race. Duncan Osterley knew Harry and came up to them; he was introduced to Greg as Mr. Flint.

"I am sorry Fowey cannot ride for you," he said, "but you have a good substitute in Malden; he'll do your colt justice."

"I think so," answered Harry, "but I would rather have had my own jockey up. I suppose Ludwig will win?"

"I fancy so. He has never been beaten, I have backed him. Here they come."

The first out of the paddock was Juggler, a tear-away, judging by the rate at which he went past, fighting for his head, giving his jockey some trouble.

Zealot, Petrel, and Sly Boy were next, then came the favourite Ludwig, and the white jacket, green belt and cap was greeted with a cheer.

"He is a big colt," said Greg, "but he looks a good one."

"Is this the first time you have seen him?" asked Osterley.

"Yes, I have not been in England long."

"Oh!" exclaimed Duncan.

"I arrived from Australia in March."

"Good racing out there?"

"Yes."

"Wait until you see Ludwig race; you will be surprised," said Osterley proudly.

"Here's Whirlwind," said Harry, with a tremor of excitement. Abner Malden, wearing the orange jacket and black cap, dashed past. Before he left the paddock the trainer impressed upon him that Whirlwind would not stand bustling.

"Let him go his own pace at the start until he fairly settles down; he'll stand riding at the finish, he has plenty of courage."

Whirlwind was not in the best of tempers, and when they reached the post he reared, plunged, and lashed out at his nearest opponent, which happened to be Juggler; fortunately he missed him.

Bert Acton on Ludwig kept the favourite out of harm's way; a kick before the start might do untold damage.

"He knows he has a fresh rider," said Harry; "it makes him restless."

There was a tone of anxiety in his voice which Greg was not slow to notice. The betting became more animated. Ludwig was now a five to four chance, Zealot was second favourite, and Whirlwind at four to one—he had gone back a little in price.

"Have you backed my colt?" Harry asked Greg.

"No, I think I'll have a trifle on the favourite; I like him," was the reply.

Duncan Osterley looked pleased, Harry frowned.

"Please yourself, of course," he said. "Don't you like Whirlwind?"

"Yes, I am sure he is a good colt, but it is his first appearance; he has a strange jockey on, and he is not in a good temper. Why don't you save on Ludwig?"

"I seldom back more than one horse in a race—never when I have one of my own running," said Harry.

Greg smiled as he said:—

"I understand your feeling; but is it wise to

ignore public form? The favourite has an unbeaten record."

Harry became irritable; he recognised the force of what Greg said, but was obstinate in his own opinion.

"Whirlwind carries my money, and I will stand or fall by him; of course, you must please yourself."

"I generally do in these matters," said Greg as he left them, and went up to a bookmaker.

"Rather an off-hand sort of man; where did you meet him?" asked Duncan Osterley.

Harry laughed as he said:—

"We became acquainted at the Monarch a few days ago, and I took a fancy to him; he's staying with me at Glendon Lodge."

Duncan looked surprised.

"Then you know very little of him?" he asked.

"Nothing, except that he is reputed to be a very wealthy man, and that he hails from the colonies."

Duncan Osterley smiled as he said:—

"You always were a queer fellow, Harry, but this is an extraordinary move. How the deuce can you tell who or what he is?"

Greg came up before Harry had time to reply, and said:—

"I have taken an even hundred, Ludwig; I cannot get any odds."

"You'll be sorry when Whirlwind wins," said Harry.

"Oh, no, I shan't. You are my host; I'd like to see you win," said Greg.

"Then why not have a trifle on my colt?"

"Because to tell you the truth I have a presentiment he will not do his best."

"You're a regular croaker," said Harry sharply.

"Perhaps I am. After all I have gone through, I may be permitted to have an opinion of my own," said Greg quietly.

There was reproof in his tone which Harry resented. After all, he knew nothing about his guest; why on earth had he asked him to stay at the Lodge?

"Every man is entitled to have an opinion," said Harry, "and I do not doubt that you have had some wide experiences."

"Five to one, Whirlwind," roared a bookmaker.

Harry turned sharply round.

"Five hundred to a hundred, Jacob," he said.

"Yes, Mr. Eversley, any more?"

"You can double it."

"Thanks, I hope you'll win; I am bad against the favourite."

"They're a long time getting off," said Duncan. "Can you see well, Mr. Flint?".

Greg put up his glasses, they were powerful, and as he did so he just caught sight of a horse rearing on his hind legs; the jockey had an orange jacket on; it was Whirlwind. "They seem to be at sixes and sevens," he said; "I cannot see Ludwig."

Harry was looking through his glasses and gave an exclamation of impatience.

"Confound that chap Malden," he said; "he cannot hold Whirlwind, the colt is all over the place."

The start was delayed for some time owing to the vagaries of Harry's horse, and every one became impatient. Slight odds were now laid on the favourite, and Harry's temper was not improved as he heard offers of six to one Whirlwind. It was the price his money had gone on at some weeks before. Greg heard him mutter, "Six to one, I'll lower that price or know the reason why."

Harry walked up to several bookmakers and Greg heard the odds lessen until four to one was the best offer.

"He's young and foolish," he thought, "and he's doing it out of bravado. I hope he'll not have to pay, but I am very much afraid he will."

CHAPTER VI

UNACCOUNTABLE FORM

ALTHOUGH the delay at the post was long the start was good, and the lot got away together.

When they settled down Juggler went to the front, Zealot and Petrel were close behind, then came the favourite in the centre. Where was Whirlwind?

Harry scanned the colours eagerly and saw nothing of the orange jacket, until Greg said:—

"Your horse is in the rear; he must have got off badly."

"It was a capital start," said Harry. "I cannot make it out. I wish to goodness Jack was on his back."

At the half distance, four furlongs, Ludwig had worked into second place and was going great guns, Acton sitting still on him. Already backers of the favourite thought the race as good as won.

As they drew nearer Harry Eversley watched in vain for his colours to draw up to the leaders.

Whirlwind was hopelessly out of it; his form was too bad to be true.

Giles Abney looked on disgusted. No mistake had been made in the trial; it was a good one, and on that form Whirlwind ought to have been well up in the front rank.

Malden hardly knew what to think. He was prepared for Whirlwind's display of temper at the post, but his sluggish way of galloping puzzled him; there must be something wrong with the colt; he was sure of it. He knew he would be blamed for a defeat, but it was not his fault. Whirlwind did not move freely; he seemed stiff, and although the pace set was not strong he could not hold his own with the field.

There was tremendous excitement when Ludwig tackled Juggler as they came up the rise. For a moment the favourite faltered, but Acton got him going again, and he strode on with sweeping strides, fully bearing out the good impression formed of him as a two year old.

Cheer upon cheer greeted the unbeaten colt as he came on towards the winning post. It was a great triumph for Duncan Osterley, and his face beamed with delight. He had never doubted his colt would win, but the way in which Ludwig smothered his

opponents astonished him. There was no mistake about the victory; it was accomplished almost without an effort, and Juggler was beaten by several lengths with Petrel in third place.

Harry Eversley was mortified at seeing his colours almost last; the only horse behind Whirlwind was Red Berry.

Greg watched Harry's face as the horses went past, and saw he took his defeat keenly. Great expectations had been formed of Whirlwind; the colt had been specially trained for the Guineas, had won a great trial, and here he was at the tail-end of the field, horses finishing in front of him that had no earthly chance, according to calculations. The easy victory of Ludwig brought Duncan Osterley's colt down to five to four for the Derby, and it only seemed to be a matter of health for him to win that much-coveted race.

Whirlwind's ignominious display was the subject of much comment. As a trainer Giles Abney was in the front rank, and people were surprised that such a mistake had been made. The colt's running must be wrong, or he was troubled with a bad temper, but even that hardly accounted for the position he occupied in the race.

In the paddock Ludwig was "mobbed". The

colt had hardly turned a hair; he looked fit to run the race over again and win. Duncan Osterley regarded the Derby as a foregone conclusion. He even regretted there was nothing in the race to make his colt gallop, with the exception of a French horse named Curio.

Whirlwind was neglected. No one paid any attention to the disgraced son of Storm. Giles Abney felt the colt all over but found nothing wrong with him. He seemed thoroughly well. His eyes were bright, and he gave a lively display as he was unsaddled.

Abner Malden looked on crestfallen; he had expected much. Even if Whirlwind did not win he had hoped to make a good fight with the favourite.

In answer to the trainer's questions, he said :—

"He never got going; he couldn't raise a gallop. I never was more surprised in my life, after what you told me about the trial. It can't be his true form. He got off well, but when I tried to get on terms with the field, he refused to try. The long and short of it is he's a "shirker," and I don't envy the jockey who has to ride him."

Harry Eversley and Greg Thornton came up as the trainer and the jockey stood talking.

"How do you account for this?" asked Harry, gloomily.

"Don't ask me," growled Abney, "it's more than I can understand. The form is bad—awful, but there's one ray of hope, it is not correct; I am certain of it. No horse ever won such a trial as Whirlwind without being able to show something for it. Don't lose heart, Mr. Eversley. You'll win a big race with him yet. I am sure of it."

Greg was examining the horse critically. The trainer watched him with a curious smile on his face.

"What do you thing of it?" he asked.

"Sulks," said Greg, laconically.

"Perhaps you are right, but the question is what made him sulk?"

"That you will have to find out," said Greg, "and I have no doubt you will do so."

"I hope you do not blame me," said the jockey to Harry.

"No, you never had a chance. It was a shocking bad mount for you," he replied.

No one was more disappointed than Jack Fowey at Whirlwind's defeat. The jockey invested "a pony" on him. He would willingly have given twice the amount to see the colt make a bold bid

for victory. The chance of winning the Derby on him was remote indeed.

Greg declined to remain at Newmarket that night, and Harry Eversley felt a sense of relief when his guest departed. He was beginning to dislike this new found, easily made acquaintance. Greg seemed somewhat of a mystery to him; he did not understand him. He had no desire to do him an injustice, but he hardly thought Mr. Flint was what he represented himself to be. He had no reason to doubt his word that he hailed from Australia, nor did he imagine for one moment that he had any object to serve in making his acquaintance. Perhaps he was prejudiced against him because he had backed Ludwig in preference to Whirlwind, but he would have been ashamed to confess as much.

When Harry came to reckon up his losses he found he had betted heavily, and would have to pay a large sum on settling day. He could do it, of course, but it would run him short of ready money, and he would not have any large amount placed to his credit before Derby day.

He faced his disappointment like a man, and relinquished all hope of winning the Derby. One thing he could do, and that was to back Ludwig. It seemed like finding money, and he was as certain

as he well could be that if the horse kept well he would be an odds on chance.

The members of the ring thought it was true that a new plunging era had commenced when Harry Eversley accepted the big bet of ten thousand to eight thousand against Ludwig for the Derby, on the night of the Guineas. Duncan Osterley was not at all put out when he heard of it, on the contrary he said: "He'll win it right enough, and it will recoup him for his losses over Whirlwind in the Guineas".

Such a big wager was, of course, recorded in the papers, and Greg Thornton saw it as he read the news next morning. He shook his head and said to himself:—

"He's rash, very rash; he must have been hard hit over the Guineas, but this is not the way to go for a recovery. Here's his colt Whirlwind at a hundred to four offered. I think he might have risked a bit at that price. He's sure to run him, and it will be a queer state of things if his colt wins the Derby and he loses money on the race."

Greg had no difficulty in getting anything he wanted; a man with an unlimited supply of money always finds men ready to help him to get rid of it. He had great faith in his luck ever since he struck that rich patch in Western Australia. Common-

sense told him that the two thousand form, in so far as it touched Whirlwind, might be safely ignored. His firm belief was that Whirlwind resented the change of riders, and sulked when he found Malden on his back. His experience of horses taught him they had peculiar fancies, also strong antipathies, and from the way in which the horse behaved at the post he came to the conclusion Whirlwind's particular antipathy was Abner Malden. With Fowey on his back he was almost sure the colt would show very different form.

He wondered Harry Eversley had not considered these matters before accepting such a large wager about Ludwig. He thought it had been taken while he was smarting under his defeat, and that he would regret having been so precipitate. Greg turned over the paper and read the Stock Exchange news. This interested him, and for half an hour he forgot all about racing. "Greg's Luck" shares were at a high price; the dividend was to be declared in a few weeks, and he knew it would surpass expectations.

When he left the colonies he made arrangements for all his letters to be sent to a box at the post office. No. 76 happened to be at liberty and he got it, leaving instructions for all letters addressed to Greg Thornton to be placed in it.

He was thoroughly enjoying the privacy and freedom from observation his assumed name ensured him. Had it been known Greg Thornton was staying at the Monarch, he would have been besieged by scores of people.

"THE WORLD FINANCE COMPANY."

The heading attracted him. He read the article. It was a scathing commentary on Sir William Ardmore's financial movements. It went far, very far, thought Greg, and he wondered if Sir William would bring an action for libel against the paper. If the comments were any way near the mark he fancied he would not. Ardmore—the name appeared familiar. He remembered now; it was Hatty Ardmore, Sir William's daughter, that the detective had alluded to in his report in connection with Harry Eversley.

Greg became interested. Sir William, no doubt, had the reputation of being a rich man; probably he had feathered his nest by the aid of the World Finance Company; the article he had just read hinted as much in plain words. Niel Crouch, the American millionaire, was a friend of Sir William's; it was reported he was engaged to Hatty Ardmore. What chance could Lieutenant Eversley have against

such a man, unless Miss Ardmore loved him and refused to obey her father's commands.

Greg thought he would like to know Miss Hatty Ardmore, but how was this to come about? It did not take him long to find a way when he made up his mind on any subject. To know Miss Ardmore he must become acquainted with Sir William. He smiled quietly as he thought that would not be a very difficult matter. The World Finance Company would be an attractive bait to him.

He went to the desk and wrote a letter which he read with satisfaction; if that did not bring Sir William round he was much mistaken.

"After all, why should I meddle in his affairs?" he said, as he thought of Harry Eversley. "Probably he will resent it. I can't help it, something is driving me on. Perhaps the recollection of Flora; he is very like his mother. I don't think he was sorry when I left Newmarket last night," he thought, with a slight sigh of regret.

CHAPTER VII

A CONSULTATION

"FLINT—Greg Flint. I do not remember having heard the name before," thought Sir William, as he finished Greg's letter.

"Staying at the Monarch, eh? He must have money; say's so in so many words. Wants to know if I can recommend the World Finance Company, as the shares are at a tempting price."

Sir William chuckled; he was amused. He had no objections to unloading a lot of shares he held in the company at their present price. They were not likely to go up again, so far as he knew, and no one was in a position to have more certain knowledge.

"Curious name Greg; don't often hear it," he went on. "I fancy it is familiar to me, but cannot for the moment call to mind where I have met with it. I'll call upon Mr. Flint. I can soon find out if he means business. Crouch is a rich man, but I may as well have another to fall back upon in case

Hatty proves more obstinate than I expect. Confound her, what can she see in Eversley? Soldiers are always attractive to women."

It was no surprise to Greg Thornton when Sir William Ardmore was announced. He expected him; was ready to receive him.

Sir William was full of importance; had a great opinion of himself; unbounded faith in all his undertakings. Since his financial successes he had been flattered and courted by aristocratic speculators who under other circumstances would not have been on familiar terms with him. He knew his power and exercised it. His advice was acted upon without hesitation; his character for probity stood high amongst his friends. The article, read by Greg, had come as a surprise to Sir William. He wondered who inspired it; some one in the opposition camp probably; he would let them see such onslaughts as this did not affect his position. He had not the remotest intention of going to law over it; he knew how searching cross-examinations were, had listened to many of them, gaining experience thereby. There were, however, other ways of meeting such an attack as this. He had the aid of a powerful financial journal at his back, and through its columns intended to administer a counter stroke

when he discovered from which quarter the attack came. If he was open to attack, so were others, and he determined to make it hot for his assailants.

When Sir William entered Greg's rooms he was somewhat surprised at their business-like appearance. He saw at once he had no ordinary rich speculator to deal with, but a man who would require skilful handling, and want to know the why and wherefore of everything.

Greg eyed his visitor keenly, with a smile on his face that concealed his feelings. He saw before him a tall, flabby-faced man, with bulging cheeks and black eyes, a bald head and bushy eyebrows, a large mouth, double chin, and wide flat nose, not at all a prepossessing man, but he had not expected it. Sir William showed signs of good living, even indulgence, but he was well dressed and scrupulously clean. Greg saw he was taking everything in, and his smile lingered.

"I'm pleased to meet you," said Sir William. "I was, of course, surprised at the contents of your note, though hardly so much as you may have expected. I receive many letters from people unknown to me, asking for advice; it is one of the responsibilities attaching to my position which I do not shirk. Any-

thing I can do for you I shall be pleased, but I hardly understand exactly what you want."

"Some explanation is due to you," said Greg. "I wrote to you after due consideration, thinking you were the most likely man to help me out of a difficulty. I come from Australia, and I am not a poor man. I read the article attacking the World Finance Company, and indirectly yourself. Of course I do not believe a word of it; your name stands high, and men in your position are open to attacks."

Sir William was gratified. Mr. Flint was a very sensible man whose acquaintance was worth cultivating.

"I understand you are the leading spirit in this vast undertaking," said Greg. "To me it seems a colossal affair, and there ought to be money in it."

"There is," said Sir William, "a lot of money in the company, and much to be made out of it if it is rightly understood. Attacks have been made upon me and my methods which I treat with contempt; they are actuated by jealousy at my success."

"Then you do not propose to take any action against the publisher of this article?" said Greg.

"No, not in the law courts, but I shall find another way of making it very unpleasant for the writer,

when I discover him, and also the proprietors of the paper."

"I take it you absolutely deny there is any truth in the article?" said Greg.

Sir William hesitated for a moment, then as he judged his man said.

"I deny there is a particle of truth in it in so far as it touches my honour. I have speculated with the funds of the company in other concerns, but they are all sound, and I have done it to enhance the prospects of the World Finance Company."

"You mean you have used the capital of one company to invest in others?" said Greg.

"Yes, it is often done."

"So I suppose; but what I wished to ask you is do you think it advisable for me to buy shares in the Finance Company at their present price; will they go up or down?"

Sir William smiled as he said, "You are candid, Mr. Flint; I will be equally so with you. If you purchase World Finance Shares now, I think you will be able to realise at a profit."

"Thank you; that is the information I desired; I am willing to pay for it."

"My dear sir," began Sir William, when Greg stopped him.

A Consultation

"Your time is valuable, Sir William; it is not reasonable to expect you to give information to a perfect stranger merely to oblige him in what may be a whim. I know the value of time and money, and without offence I wish to recompense you for what you have done. There is nothing derogatory in your acceptance of what I give you; it is due to you, and it will please me."

"Very well," said Sir William, "I will regard it in that light, but you must give me exactly what you think proper."

Greg moved to his desk, and wrote out a cheque for a thousand pounds.

"Will that do?" he asked.

"Most liberal, most liberal," said Sir William, who concealed his surprise at the amount, which had precisely the effect Greg intended, for before long Sir William asked him to dine with him at Branscombe House the following evening. They talked for some time on various topics, Sir William asking numerous questions about Australian mines.

"I know now why your name struck me as being familiar, I mean your Christian name," said Sir William. "'Greg's Luck' is the name of one of your best mines, and your name is Greg."

"And I know the mine, and also Greg Thornton;

he is a friend of mine. Rather curious we should have the same uncommon Christian name is it not?"

"Peculiar, certainly, what sort of a man is this Thornton?"

"A self-made man; he bought 'Greg's Luck' for a mere song when the owner was disgusted with it, and had almost given it up in despair himself when he struck it rich."

"Fortunate for him he held on," said Sir William.

"Very; he is a very rich man, but he has worked hard for his money; he deserves all he has."

"I wonder he does not come to London and spend it," said Sir William. "Most men who make money abroad come here to get rid of it. Look at the Americans; they would no more think of leaving London in the lurch than they would of economising when they are here. London is richer by hundreds of thousands of pounds when a big American liner unloads her passengers on our shores."

"No doubt you are right," said Greg. "I think you will find the Australians more careful; they care very little about show, they like value for their money."

"I don't know so much about that," said Sir William. "I know one or two wealthy colonials in London who live in great style."

"They are the exceptions," said Greg smiling. "I have money, but I like privacy as well as comfort."

"And you seem to have both here," said Sir William.

"This place suits me, now I have come to an understanding with the manager. We had a spar at first, but he has been most obliging since the encounter."

Sir William laughed as he said, "Managers of hotels in England, London especially, appear to think the places were built for their special benefit, not for the visitors."

"If I buy World Finance Shares shall I do it through you?" asked Greg.

"As you please, but I would prefer you to do it through a broker. I can give you the name of a man I am sure will give you satisfaction," said Sir William.

Greg thanked him, and asked the broker's name.

"It is Ellis Mercie," said Sir William, handing Greg a card with the name and address on. "We shall expect you to-morrow evening for seven-thirty," said Sir William as he left, and Greg promised to be there.

Returning to the table after seeing Sir William

to the door, Greg fingered the broker's card and smiled to himself.

He summed up Sir William's character correctly, and he did not trust him. He knew from his visitor's manner that the World Finance Shares were not worth buying. He had a shrewd suspicion that if he consulted Ellis Mercie that excellent broker would purchase from Sir William. Greg had not lived in Australia and engaged in mining and speculating, for nothing. His principal object in seeing Sir William was attained. He would meet Hatty Ardmore to-morrow, and find out how matters stood in Lieutenant Eversley's favour. Probably Niel Crouch would be there; he hoped so; he could then gauge the chances he possessed against the young officer.

It might be advisable to purchase a few shares in this company, although the cheque he had given Sir William ought to satisfy him. Probably if he did not purchase Sir William would have a better opinion of his judgment. There was, however, ample time for this; his object was to see Hatty Ardmore and this had been attained.

He wondered what Lieutenant Eversley would think when he learned he had dined at Sir William's. Probably his opinion would be that Sir William

was anxious to get hold of another rich man for commercial exploitation. Greg smiled at this; it would be no easy matter for the baronet or any one else to "run" him.

When Sir William reached home he was in high spirits; he had done a good stroke of business. A cheque for a thousand was snug in his pocket-book, and was ample remuneration for an hour's conversation in which he had done his best to benefit himself in other ways.

"My dear," he said to Hatty, "there is a visitor coming to dinner to-morrow, and I wish you to be agreeable to him and entertain him."

"Who is it?" she asked.

"Mr. Flint—Mr. Greg Flint. He is a rich Australian, staying at the Monarch Hotel; he has been consulting me about some investments he wishes to make. I think you will like him. His manners are free and easy, and he speaks his mind, but that is a point you will consider in his favour."

"I certainly like people who say what they mean," said Hatty.

"You'll find Mr. Flint will have no hesitation in doing so," said her father.

"Will Mr. Crouch be here?" asked Hatty.

"Yes, I wish them to meet."

"I am afraid Mr. Crouch will not understand him if he speaks his mind freely."

"Why not?"

"Because he seems to me to try and conceal his real feelings from every one. He juggles with words; it is all make-believe; he is insincere, he——"

"There, that will do," said her father impatiently, "Crouch is a very good fellow, and he's monstrously rich."

CHAPTER VIII

GREG MEETS HATTY

THE dinner at Branscombe House passed off pleasantly. Hatty Ardmore liked Greg the moment she saw him. She felt he was a man to be trusted, and that she could speak freely to him. Greg's world-wide experience of men stood him in good stead, and he was never at a lack for conversation which he made interesting. He had a far better flow of language than Niel Crouch and quite put him in the shade, at which Sir William was surprised. Niel Crouch recognised in Greg a man who was his equal in everything except the possession of wealth. He surmised why Sir William had invited him, and said to himself:—

"He wants his name and his money to assist him in his company flotations."

He watched Hatty and saw she was interested in Greg, but this did not trouble him. He had Sir William on his side and this was sufficient.

After dinner Greg had an opportunity of speak-

ing alone to Hatty, when he did his best to please her.

"I have been at Newmarket to see the Two Thousand," he said, after a pause. "I am sorry to say my friend's horse ran badly, but I backed Ludwig for a modest sum."

"And he won?" said Hatty.

"Yes, very easily."

"And your friend's horse,—you say it ran badly."

"Whirlwind! Oh, yes, he finished nearly last. It was an unpleasant surprise."

He did not appear to be observing her closely as he spoke but such was the case, and he saw she was surprised and interested.

"Whirlwind!" she exclaimed. "That is Lieutenant Eversley's horse."

"It is."

"Have you known him long?"

"I have only been in England a few weeks."

She seemed puzzled, and Greg said, smiling:—

"You wonder how we became acquainted. I met him in the Monarch restaurant. He left the table next to mine and went over to speak to you."

Hatty recalled how brusquely her father had treated Harry on that occasion.

Greg went on, explaining how they again met in

the smoke-room, and all that had taken place since, at which she was more and more surprised. She wondered if Harry had taken a sudden liking for Mr. Flint in the same way she had.

Anything connected with Harry Eversley interested her. Greg quickly discovered this, and augured favourably from it regarding his prospects of success against Niel Crouch. From the little he had seen it was evident to Greg the millionaire was no favourite with Hatty. She avoided him, much to Sir William's annoyance. He saw her father was anxious she should propitiate Crouch, and he did not wonder at her aversion to him.

Greg Thornton had avoided the society of women for many years, but he was not at all abashed in their company. Hatty Ardmore was a lovable, attractive woman, domesticated, and acted her part as hostess perfectly. There was a freedom from restraint in her conversation that pleased Greg; he talked easily to her, and as an equal in intelligence. Hatty was not slow to see this and liked him the better for it. When he had anything to say he went straight to the point. There was no beating about the bush, and in this respect he and Hatty agreed.

The more Greg conversed with her the better he

liked her. She interested him more than any woman he had ever met. Her face was calculated to attract a man of Greg's disposition, for it showed a quiet firmness he admired. She had an exquisite figure, a natural and unaffected manner, and was a picture of health.

When Greg was engaged in conversation with Sir William later on in the evening, he constantly looked at Hatty who was monopolised by Crouch. She was agreeable to the American, as hostess it was part of her duty, but Greg detected no warmth towards him. On the other side Niel Crouch was under her spell ; there was no doubt about it, and a man with his money, and Sir William's assistance, who was really in earnest, might go far. Greg was interested in watching her on Harry Eversley's behalf, at least so he thought, but there was something more behind this that he was not long in discovering. He had come to Branscombe House on behalf of his young friend ; he found before the evening was over he was interested on his own account. This troubled him. Harry Eversley had no idea of the scheme that was maturing in Greg's brain when he drove up to Sir William's house. Greg's plan was to find out if Hatty really loved Harry Eversley, and if so to do all in his power to

help on the match. He intended doing so in a way that could not possibly give offence, and in which he would appear as little as possible. Good intentions are sometimes frustrated unexpectedly.

When Greg left he shook hands with Hatty, and felt a peculiar thrill pass over him as he did so. He held her hand in a firm clasp for a few moments and she smiled at him confidingly; her trust in him was firmly established, even on so short an acquaintance. He knew why she smiled, and somehow was dissatisfied. He had no doubt whatever she would be glad of his assistance, in case it was needed, to help her with Harry Eversley.

Sir William invited his guest to come again which Greg promised to do.

Niel Crouch's opinion was asked and he said Mr. Flint was a man who took a lot of understanding, also that he was capable of taking care of himself, and that he reminded him of a money-lender he had known in New York. At this Hatty fired up.

"I am quite sure he is not a money-lender," she said; "he is too open and straightforward."

"I did not say he was a money-lender; I merely remarked he reminded me of one I had known," said Crouch.

"There can be no doubt about one thing," said Sir William, "he has a good head for business."

"And an eye for beauty. I am sure he admired you, Miss Ardmore, but that is not surprising. You look extremely well to-night."

"I am glad you think he liked me; I like him," she said. "I fancy he can be a staunch friend."

"He is a lucky man to have won your good opinion," said Crouch. "I wish I were as fortunate."

"I bear you no ill-will," she said, "but I wish one thing, Mr. Crouch."

"And that is?" he asked.

"That you would cease to pay such marked attention to me; it attracts notice and I do not like it; people gossip," she said.

"My dear Miss Ardmore, if you will permit me, I should like to say that nothing would afford me greater joy and satisfaction than to know you were willing to become my wife. I have much to offer you, and you can take with both hands. I am quite willing, nay eager, to give," said Crouch.

He spoke earnestly, with more feeling than usual, and it was the first time he had directly asked her to marry him. In unmistakable terms she declined his offer, giving him to understand that if he persisted in it he would deeply offend her.

"Your father favours my suit," he said.

"For reasons of his own, no doubt, but even my father cannot dispose of me without my consent, and that I do not choose to give."

She closed the conversation, and shortly afterwards left the room.

Niel Crouch was irritated at her refusal; he was unaccustomed to be thwarted in anything he had set his mind upon. Sir William was safely fixed on his side; there were important reasons why this should be so. Hatty knew nothing of her father's real position. They had always lived in good style and she received an ample allowance. It never occurred to her that Sir William might not be as sound, financially, as he appeared to be. She thought very little about business matters, except in so far as they concerned the household.

Niel Crouch, however, had not long to wait before he fathomed the depth of the hole Sir William had sunk into. It was fairly deep, and would get deeper. For a time the crash might be staved off, but when money has to be taken out of one concern to bolster up the tottering fabric of another, it is only a question of time before the whole structure topples over. Niel Crouch was an authority in Wall Street, and knew how the markets were "rigged". He

had been in at many good things and generally came out on top. The methods he never thought about, provided they assured success. It did not trouble his conscience when, in the ruin caused by the money of the trusts, hundreds of people were driven to desperation—almost to starvation. His idea was that in the rush some one must go to the wall, and he was determined not to be in that position.

He had not much difficulty in finding out how matters stood with regard to the World Finance Company. Sir William, little by little, let the cat out of the bag, and Niel Crouch pulled the strings tight so that the nasty creature should not slip in again. Sir William, finding he was cornered, took another plunge. With a cool assurance that would have done him credit, had it been in a better cause, he asked Niel Crouch to put fifty thousand, or a hundred thousand pounds, in the Finance Company. At first Niel was rather taken aback. Had Sir William the audacity to ask him to invest such a large sum in a "rotten" company? It certainly looked like it, and Niel Crouch wavered—had a suspicion that after all the position of the company was not what he understood. He made further inquiries and found out nothing. Then he tackled

Sir William again, but found him a firm upholder of the company's prospects. Still he doubted, and he was glad he had held back, for he ascertained something about Sir William and his methods that opened his eyes.

Sir William, finding his efforts in this direction fail, tried another way. He induced Niel Crouch to lend him fifty thousand pounds, and agreed to sanction a marriage with his daughter.

There was no security that it would become an accomplished fact, and Sir William declined to force Hatty against her will, but he gave the American to understand he would use moral suasion to bring it about.

Fifty thousand pounds was a mere trifle to Crouch, but he meant to have some return for it.

When he communicated Hatty's refusal to Sir William he did not receive the satisfaction he expected.

"I cannot force her to marry you," said Sir William. "You must not accept her first refusal as final, women often change their minds."

"I do not intend taking her refusal as final," said Crouch. "You may rest assured of that, and I require your help. You must talk to her, advise her, and point out that it is her duty to do as you

wish. There's another thing I desire to speak about."

"What is it?"

"Your new friend, Mr. Flint. He admires her, he did not fail to show it; he had eyes for nothing else all the evening. He is rich, I suppose, and therefore eligible, but I shall stand no trifling. I do not mean to be thrown over."

Sir William laughed. He said it was absurd to consider Mr. Flint at all.

"He's not a ladies' man, like you," he said.

"I am not a ladies' man, but I love your daughter, and if she marries me I will give her all a woman requires," said Crouch.

"As I have already said, I will help you," said Sir William, "but you must have patience. She fancies she's in love with Lieutenant Eversley."

"Nonsense," snapped Crouch.

"Quite so," said Sir William; "but nonsense that must be stamped out, and it cannot be done in a day or a week; it takes time."

"You saw what he did the other night?"

"You allude to his big wager about Ludwig for the Derby?"

Niel Crouch nodded.

"He lost a pot of money over the Two Thousand," said Sir William.

"I think it is your duty, as a father, to point out to Miss Ardmore that there can be no prospect of happiness in marrying a reckless gambler," said Crouch.

CHAPTER IX

SOMETHING ABOUT WHIRLWIND

HARRY EVERSLEY was in a tighter fix than he imagined. Holes can be made in the largest fortunes that are difficult to fill up, and his banker convinced him he must either pull up or obtain more ready money.

"I strongly advise you not to raise money on your securities," he said. "It is a bad plan; an easy way of obtaining what you require, I admit, far too easy. Once you commence you will not know where to stop."

"But you can let me have an overdraft until I pull round?" said Harry.

"I can keep you going in comfort, if that is what you mean," said the manager, "but not to the extent of laying out eight thousand pounds in one swoop on a horse."

Harry laughed as he said:—

"That was rash, I admit, but the Derby looks a certainty for Ludwig."

"The last Derby I saw was anything but a certainty. Jeddah won it at a hundred to one," answered the manager grimly.

"I hope you backed him," said Harry.

"I did not, nor have I come across any one who profited by the victory," was the reply.

By chance Harry again met Greg as he was walking past the Horse Guards.

"Come and lunch with me at the Monarch," said Greg, and Harry accepted the invitation.

"If you have half an hour to spare come and have a chat in my rooms," said Greg.

Harry could not resist the fascination Greg exercised over him. He went reluctantly, impelled by some force he did not understand. Lieutenant Eversley had the reputation of being a brave man. Colonel Roper said he was a young officer who would lead men to victory, or get them out of a difficult situation, if occasion arose. It irritated him to think he stood somewhat in awe of his new acquaintance. No one had exercised such an influence over him in so short a time; he almost feared Greg Flint might make him do things against his will, at the same time he had faith in him.

"That is a big wager you took about Ludwig,"

said Greg smiling. "You must have a long purse to dip into."

Again the feeling of antagonism came uppermost in Harry's mind; his companion seemed to be calling him over the coals, like the bank manager.

"I had a long purse," said Harry with a half-hearted laugh, "but the bottom is not far off. Ludwig's victory will come in handy."

"You intend running Whirlwind?" asked Greg.

"Not much use in doing so after the Guineas."

"That form must be wrong."

"No doubt about it; but as I have backed the favourite heavily it seems folly to run my horse."

"If you will accept my advice you will start him; I have an idea he will run a very different race at Epsom."

"It would be a disaster if he beat Ludwig."

"But surely you wish to win the Derby?"

"Indeed, I do, but there is very little chance of Whirlwind pulling it off," said Harry.

"Consult your trainer; do nothing without his advice," said Greg.

"You like Abney?"

"Yes."

"So do I; he's straightforward."

"I think I shall back Whirlwind to win me a

few thousands if you assure me he will run," said Greg.

Harry looked at him in surprise. At Newmarket he had backed Ludwig, now he proposed to back Whirlwind when the colt did not possess any chance. Mr. Flint was an extraordinary man.

"Oh, I'll run him if you wish," said Harry laughing.

"Will you allow me to do something for you?" asked Greg.

"Depends what it is," said Harry.

"Don't be offended at what I am about to say."

"That is not likely."

"It may be you're touchy."

"Am I?"

"Very; you ought to steady yourself in that direction. Copy me; be a shade thicker in the skin."

"I fancy your skin is not over thick for all you say it is," said Harry.

"I have been through the mill; I know the world, and the more you know men the less sensitive you become."

"That may be so," said Harry.

"What I wish to say to you is this," said Greg. "You tell me there is not much money in the

bottom of your purse, now I have a good deal more than I know what to do with."

Harry's face flushed; he was about to say something in angry tones when Greg went on: "There you go, firing up before I have had my say. Let me be your banker; a few thousands are nothing to me, you are welcome to them. I know you will repay them when you are in a position to do so."

Harry wondered if Mr. Flint was in the habit of making loans to young spendthrifts. He knew it was a lucrative business, but he despised the men who practised it.

"When I require a loan you shall have first turn," said Harry sarcastically.

Greg took the rebuff in good part; he had an object in view; he could afford to be generous.

"Thanks," he said coolly, much to Harry's surprise. "You need have no scruples in applying to me."

"Suppose we talk on a business footing," said Harry. "I do not deny that a few thousands would come in handy, but I had no idea you lent money."

"I do," said Greg. "You can have some if you wish."

"On what security?"

"Your note of hand."

"And at what interest?"

"Five per cent."

"That's liberal," said Harry.

"Not at all, it is good interest."

"But the security; how do you know my note of hand is worth anything?" said Harry.

"I know you, and the security is ample."

Harry was mollified. If Mr. Flint was a money-lender he was an exceptionally easy man to deal with.

"Come," said Greg; "don't hesitate. Name the amount."

"I never borrowed money before, except from my bankers," said Harry.

"I will be your banker in this case. How much do you require?"

"Ten thousand," said Harry.

"You shall have it," said Greg without hesitation. "I will give you a cheque for that amount."

"Very well," said Harry. The proceedings amused him; it seemed very simple. Mr. Flint was no ordinary man evidently, and he could repay him in due course. The amount would be very handy, and no one need know anything about it.

Greg wrote out a cheque for the amount, which he

handed to Harry, who said, as he went to his desk, "I will write you an acknowledgment for it".

"Here is the paper," said Greg.

Harry looked up in surprise. It was a printed form, stamped, and as he read it he recognised it was in perfect order.

"You appear to be accustomed to such transactions," said Harry.

"Occasionally; they are handy forms to have about."

"Very," said Harry quietly, but in cutting tones.

Greg smiled again. He was creating the impression he desired; it amused him.

"I think that is in order," said Harry, as he filled in the amount and signed the paper.

"It is quite sufficient for me," said Greg, locking it in a drawer in the desk.

"How do you know you will ever receive the money again?" asked Harry.

"I'll risk it," was Greg's reply.

"Do you require the first six months' interest now?"

"No," said Greg sharply.

"That is the custom, I believe."

"It is not my custom. Make use of the money, then pay me the interest."

"And I am to run Whirlwind?" said Harry.

"That is no part of our bargain. If you give me your word you will start him in the Derby and the St. Leger, I am satisfied."

"That is easily done," said Harry, "but it seems to me a peculiar request."

"A whim on my part, call it what you like," said Greg.

"Why are you so anxious for me to start the horse?" asked Harry.

"Because I think you will be sorry if you do not."

"Have you no other reason?"

Greg hesitated, then he said:—

"I have another reason."

"Will you tell it me?"

"I think with a jockey the horse is familiar with in the saddle he will run well, and I wish to back him."

"And lose your money?"

"I did not lose over the Guineas," said Greg.

"No, and I did. But you'll find the tables turned this time."

"I grant it is a big thing to back Whirlwind after his running in the Guineas; on that form he cannot beat Ludwig, but I am fond of taking risks; I am accustomed to it."

No sooner had Harry Eversley left him, with the cheque in his pocket, than he repented what he had done. He thought himself a man, firm and resolute, and here was Mr. Flint cajoling him with accepting ten thousand pounds as a loan, at five per cent., on his note of hand. He was seriously inclined to send it back, but the comfortable feeling of being in the position to go to the bank and receive the amount was paramount. After all, he could pay it back in a very short time, and he must have money for his temporary wants. Mr. Flint was a rich money-lender, he had no doubt about it. At the same time he recognised he was not one of the ordinary class. Strange to say, this transaction did not lower his opinion of Mr. Flint. He still had faith in him, believed he was an honest, straightforward man.

Then he began to wonder again why Mr. Flint had such a desire for Whirlwind to run in the Derby. It was a strange fancy. What was at the bottom of it? A thought, a suspicion arose in his mind which he tried to banish, but it stuck there. Mr. Flint had backed Ludwig in the Guineas. Did he know anything at the time; had he received a hint that Whirlwind was not likely to run well? Harry knew sufficient about racing to be aware there were many curious transactions on the turf. When he came to

think it over he laughed at his suspicions. It was impossible Mr. Flint could have heard anything to Whirlwind's detriment before the Guineas; there was nothing to learn, it was the change of jockeys did the mischief. In that case with Fowey in the saddle the colt might put up a very different performance in the Derby. He was extremely sorry he had accepted the big wager about Ludwig. Having promised to run Whirlwind it would be the irony of fate to see him win and lose him a bet of eight thousand pounds. Harry came to the conclusion he was a muddler, and the acknowledgment did not pacify him. He was angry with himself, Mr. Flint, and every-one generally. There was no doubt about one thing, Mr. Flint had his head screwed on right.

"Confound the fellow," muttered Harry; "he handled me like a baby. It seems to me he has only to make a suggestion and I adopt it."

All the same he cashed the cheque and banked the money, much to the manager's surprise.

Then he met Colonel Roper, and for once in a way did not get on very well with him.

"You're in a bad temper, Harry, my boy," said the colonel. "Get out of it. I hate bad tempered people."

"One cannot always be in a good humour," said Harry.

"Granted, but they can bottle up their tempers; not explode them to the annoyance of others," said the colonel.

"Wonder what's upset him," muttered Colonel Roper, as Harry walked away. "Some girl at the bottom of it. I hear he's in love with Miss Ardmore. Sorry for it; I don't want my young officers to marry, I like 'em to be wedded to the service."

Harry Eversley was more than dissatisfied, he was discontented. He had not seen Hatty Ardmore for a week or two, and he had no inducement held out to him to call at Sir William's. Things seemed to be going wrong in every direction, and not being used to disappointments he was upset and irritable.

Next morning he saw in the paper that a thousand to thirty had been accepted several times about Whirlwind. A comment was added that after the colt's display in the Guineas the backer must have extraordinary faith in his luck, for Lieutenant Eversley's horse had no possible chance on that running.

"That's Flint," thought Harry, "he's lost no time in backing him. He's an extraordinary man. I

can't make him out. I should very much like to know why he lent me the money, for I am sure he must have some good reason for it. He's the sort of man who never does anything without seeing something ahead."

CHAPTER X

WITH MR. FLINT

WHIRLWIND was doing splendid work at Newmarket. The training reports denoted this, and Greg read them with satisfaction. He had taken the long odds against the colt to win some thousands of pounds, and could hedge to a profit if he felt inclined. He had no intention of doing so. He meant to stand or fall on Whirlwind, and instead of laying off he put more money on, until the colt came down to a hundred to eight. This was gall and wormwood to Harry Eversley, for he had not the slightest doubt as to where the money had gone, and he had promised to run the horse. Since he accepted the loan from Greg he had not gone near him, and was rather ashamed of his cowardice, as he called it. Greg knew he avoided him, but it did not trouble him. Something else caused him considerable uneasiness, and this was his feeling towards Hatty Ardmore. Having made her acquaintance

with the intention of helping Harry Eversley, he discovered he was more than half in love with her himself. She fascinated him. He had never met a woman who so thoroughly understood him. He had called at Branscombe House several times. Sir William was always glad to see him, and he had met Hatty alone more than once. She showed unmistakably she was fond of his society. She drew him out to talk about himself, as only a clever woman can, and he discovered she knew more of his life in the colonies than any one else. Once or twice he had nearly let slip his real name, but pulled himself up in time. Hatty was interested in him. She contrasted him with Niel Crouch, much to the American's disadvantage. She had seen nothing of Harry Eversley for some weeks. She thought if he loved her he might risk offending her father and call and see her.

Niel Crouch saw how she favoured Greg, and came to the conclusion he would be a more formidable rival than Eversley.

Sir William, too, was not blind to Mr. Flint's evident partiality for his daughter's society. He took the matter philosophically. Flint was rich. If Hatty would not marry Crouch then the colonial would be the next best selection. Flint would no

doubt make liberal settlements, and he would be able to deal with Crouch financially.

Greg was worried about Hatty. Somehow or other he thought he was playing false. He had no right to put himself in Harry Eversley's place, even if it were possible. He was conscientious, and although he fancied he could interest Hatty he controlled himself, and gave no hint of his growing attachment to her. He was, however, only human, a man capable of a strong and lasting passion, also equally capable of self-sacrifice, in case it was required of him. There was a nobility of character about him lacking in many men holding higher social positions. Anything mean or paltry he detested. Hatty recognised much of this and admired him for it.

Greg came to the conclusion he must not see so much of her. This was a certain way to increase the interest she felt in him. She asked him why he had not called for over a week. He made some excuse, but he was a failure at subterfuge and she smiled at his blundering. She guessed the truth, and it did not displease her. It flattered her womanish vanity—no woman is without it—to think he cared for her, was half afraid of her power, but her heart was in Harry Eversley's keeping, at present, despite his apparent neglect.

"I shall be very cross with you if you remain away so long again," she said smiling. "I cannot afford to lose my hold on a good friend."

"I am glad you regard me in that light," he said.

"I do; you have proved yourself one."

"In what way?"

"By placing confidence in me, telling me about yourself, showing me your life, explaining many things to me, and in other ways," she said.

"I am afraid I have talked too much about myself."

"Not at all; anything that concerns you interests me."

This was very nice to hear, but it showed him his danger. He must go warily or he might be driven headlong into a gulf from which he would find it difficult to extricate himself. In order to banish Hatty Ardmore from his thoughts for a time, more than for any other reason, he went to Newmarket and stayed at the Rutland.

The busy work on the Heath in the early morning attracted him, and he met Giles Abney there. The old trainer was glad to see him; he resented Harry Eversley's apparent indifference to the progress of his horses, for he had not been to Newmarket since the Guineas.

"If he blames me for Whirlwind's defeat he does me an injustice," growled Giles. "I was as much surprised as he was to see him run so badly—more so."

Greg assured him Harry Eversley did not blame him, on the contrary he had a great opinion of his skill and integrity.

"Then why does he not come here and take an interest in the horses?" said Giles. "What's the use of having horses in training and never coming to see them, that's what I wish to know?"

"I think after Whirlwind's defeat he became downhearted," said Greg.

"I am sorry he backed Ludwig for the Derby for such a large sum. I'm half afraid he won't run his colt."

"He'll run him right enough, I can promise you that," said Greg.

"I'm glad to hear it, for he's in wonderful form. I never saw such a galloper, he's not the same horse he was in the Guineas."

"Come on a lot has he?"

"He's improved beyond all belief; he's a stone better horse now."

"Then you think he has a chance in the Derby?"

"I do, and so does some one else from the way he's been backed. I wonder who has put the money on?"

Greg smiled; he had no intention of telling him.

"He seems firm in the market at a hundred to eight."

"You're a friend of Mr. Eversley's. I can speak freely to you," said the trainer.

"You can; you may be sure I shall keep to myself anything you may tell me."

The trainer looked mysterious, then taking Greg by the arm he said in a low tone:—

"Whirlwind has done a trial good enough to win any Derby; I don't fear the favourite or anything else."

"But he did a remarkable trial before the Guineas."

"So he did, and his running in that race will always be a puzzle to me, but this trial is a lot better—heaps better. I hardly like to tell Mr. Eversley how good it is because he has so much money on the favourite and he can't lay it off."

"It might be done at a sacrifice," said Greg.

"But he's not the man to do it. You don't know him as well as I do. He's very determined—obstinate; he'd no more think of laying his Ludwig

money off than I should think of scratching Whirlwind."

"He must be induced to back Whirlwind as well," said Greg.

"Then you are the man to do it; he would take no notice of me. Here's Whirlwind; have a good look at him."

Whirlwind came along at full gallop with a couple of others. Jack Fowey was riding him, and he pulled strong, revelling in the fun.

Greg Thornton was a fair judge of horses, and was surprised to see the improvement in the colt. Whirlwind looked much more powerful and muscular, in every way he was a much better colt than when he ran in the Two Thousand.

"He's not quite wound up," said the trainer, "but by Derby day he will be as fit as I can make him."

"He has improved out of all recognition," said Greg. "If Mr. Eversley saw him he would be the first to acknowledge it."

"Then I wish he'd give me the satisfaction of coming here to do it," grumbled Giles.

When Fowey dismounted Greg looked the colt over and saw what splendid fettle he was in.

"He looks like a Derby winner, doesn't he?" said Jack.

"No mistake about that," answered Greg. "He'll be a perfect picture by Derby day."

"And he'll win, Ludwig or no Ludwig," said Jack.

Greg remained at Newmarket three or four days. On his return to London he wrote to Harry Eversley, asking him to call and see him.

Harry was rather ashamed of his neglect, and seemed ill at ease when he entered Greg's rooms, but it quickly wore off under the genial influence of the man who dominated him.

"I have been to Newmarket," said Greg.

"It's more than I have," said Harry.

"And I saw your trainer on the Heath; he seems much put out because you have not been to see your horses since the Guineas. He thinks you blame him for Whirlwind's defeat."

"Then he's mistaken; I do nothing of the kind."

"Why not run down and see the colt? I think you will be surprised."

"You have seen him?"

"Yes."

"And what do you think?"

"I never saw such an improvement in a horse in such a short time," said Greg.

Harry's face clouded, he was thinking of Ludwig and his wager.

"Go and see for yourself," said Greg. "You'll back him for the Derby when you have looked him over."

"I have quite sufficient on the race as it is," said Harry. "And if I had not promised you I would run him, I think I'd put the pen through his name."

"Then I am glad you gave the promise, for it will save you from doing something you would regret for ever afterwards."

"Do you think he has a chance?"

"Undoubtedly."

"And I suppose Abney does?"

"Yes."

"And Jack?"

"Yes."

"It will be a case of the Guineas over again, brimful of confidence and a disastrous result," said Harry.

"I do not think so."

Harry somehow did not feel pleased that Greg had been to Newmarket and found out more than he knew.

"He went because he has backed him," he thought. "He might just as well own the horse, he takes a lot more interest in him than I do, and if he wins he'll reap the spoils, not me. It's a curious state of affairs anyway."

He knew he had only himself to blame for this. He ought to have gone to Newmarket, and he had been rash to back Ludwig. Greg Flint always seemed to be ahead of him, and yet do what he would he did not dislike him.

Whenever he was in Greg's presence he exercised a spell over him; away from him he felt a sense of irritation against him.

The Derby would be run in ten days' time and he wished it was over. Whichever way it went he would get very little satisfaction out of it.

He remembered he had promised Hatty Ardmore he would go to Epsom with her on that day. He had not seen her for some time; he was not treating her fairly. Because Sir William was uncourteous he ought not to blame her. He was leaving the field clear for Niel Crouch to press his unwelcome attentions upon her when he ought to be on the spot to rout and discomfort him. He was not playing a very brave part, for a soldier, to leave the woman he loved to fight her battles alone. Next day he called at Branscombe House.

Miss Ardmore had gone for a drive in the park.

"With Sir William?" asked Harry.

"No, sir, with Mr. Flint."

Harry was so astounded he could not speak. He

walked away with the words ringing in his ears. Flint again. He wondered how he became acquainted with her. Driving in the park together, they must be on familiar terms. His temper rose; he was very angry. Was he to be for ever supplanted by Mr. Flint?

"Confound the fellow," he muttered. "He never said he knew Sir William, or Hatty. I wonder what the deuce it all means." He strode off in the direction of the park in no enviable frame of mind.

CHAPTER XI

AN ARRANGEMENT

HARRY EVERSLEY did not see them in the park, no doubt Hatty had set Greg down somewhere and driven home. He returned to Branscombe House, and this time found her there to receive him.

Hatty welcomed him cordially. She was glad to see him. Harry was in an ill-humour and did not conceal it. He explained that he had not called owing to Sir William's freezing reception when they met at the Monarch.

"You ought to know my father well enough by now. I wonder at your taking notice of his humours," she said.

Conversation did not flow freely, there was some restraint between them.

"You know Mr. Flint?" said Harry.

"Yes, he is a friend of yours is he not?" she said.

"I know him, we met in rather a curious way, probably he told you."

"He has."

"I presume he became acquainted with your father and he invited him here."

"That is so."

"He has quickly established himself on friendly terms; I heard you were driving in the park with him."

"He happened to call, and as I was going out I asked him to accompany me."

"No doubt he jumped at the chance," said Harry irritably.

"He accepted my invitation and proved a most interesting companion."

"No doubt," said Harry. "He is a good talker."

"And a well-informed man; I like him."

"I can't quite make him out," said Harry. "He must be rich. I think he is a money-lender."

This was corroborative of Niel Crouch's opinion, and she resented it.

"I am sure he is not a money-lender, in the ordinary sense of the word," she said quickly, "although I have no doubt he would readily help a friend who was in trouble."

This was a home-thrust, and for a moment he wondered if Mr. Flint had mentioned to her that he had lent him a large sum of money. He knew he did him an injustice, and was ashamed of harbouring such a thought.

"What makes you think he is a money-lender?" she asked.

"I don't know, it was merely an idea."

"Then I think you ought to keep it to yourself, it does him an injustice."

"You seem ready to defend him," he sneered.

"In his absence, yes; he is quite capable of taking his own part," she answered.

"Does your father like him?"

"Yes, he has a partiality for rich men," said Hatty sarcastically.

"I wonder why he did not tell me he knew you."

"Who?"

"Mr. Flint."

"Was there any reason for his doing so?"

"He knows I visit here."

"Perhaps he forgot he was acquainted with such an unimportant person as myself."

"I do not think so, he must have some reason."

"Probably; he generally has a reason for everything he does," said Hatty.

"I called to ask if you are still inclined to go to the Derby with me?" said Harry.

She looked surprised as she said, "Certainly I am, I understood it was arranged."

"I thought you might have changed your mind."

"That is not likely, have you?"

"No, of course not, I have been looking forward to it. I am afraid it will not be a very good race for me."

"Because you have backed Ludwig?" she asked.

"Not exactly that, but Mr. Flint has been to Newmarket, seen Whirlwind, and is enthusiastic about him."

"Does he think he will win?"

"Yes, he even goes as far as that."

"I do hope you will be successful," she said eagerly.

Harry smiled ruefully as he said: "I have put eight thousand pounds on Ludwig; it will be a heavy loss to me if Whirlwind wins."

"Cannot you back your horse as well?" she asked.

"Yes, I can do that, but I don't mind telling you I have none too much money to spare."

Hatty was astonished, she had always regarded Harry Eversley as a wealthy man.

"I think you ought to know I am not so well off as I was when I first met you," he said.

Hatty's heart warmed towards him; did he imagine that would make any difference in her feelings towards him?" She spoke kindly when she

said, "Money is not everything, it does not always bring happiness."

This was an encouragement, and he brightened up under it.

"Hatty," he said eagerly, "you know how I feel towards you. You must know I love you, that you are the woman above all others I wish to make my wife."

"I think I understand that, Harry."

He went on eloquently, and she listened to him, her heart beating fast.

"I cannot offer you a fortune such as Niel Crouch possesses," he said, "but if I go steady for a year or two there will be ample to live upon. I have been foolish, spent money recklessly, but I think I have learnt a lesson. Can you trust me, Hatty? Will you give me a year or so to pull round in? Will you promise to wait for me and be my wife?"

She saw he was in earnest, and she loved him, but there were obstacles in the way. Her father would be very angry if he learned she was engaged to Harry Eversley. All things considered, she decided it would be better that no engagement should exist for a time; it would make her position more bearable, and she could deny, when questioned, that there was an engagement between them. In

this strain she answered him, pointing out how much easier it would be for her if he consented to wait a while.

"You love me, Hatty. Tell me that at any rate?" he said.

She acknowledged it, but still declined to be formally engaged.

"It is better that we should remain as we are," she said, "but it will make no difference in my feelings towards you."

He was not quite satisfied; he would have preferred to bind her more firmly to him; but he recognised the force of her contention that if there were no engagement between them her relations with her father would be more satisfactory.

"I do not think you have much faith in me," he said moodily.

"But I have, Harry, unbounded faith. I leave you at liberty, that shows my faith in you," she said.

She looked so charming, so entirely lovable, that he could not resist the temptation to take her in his arms and kiss her, and she made no resistance. She felt very happy as he held her; quite safe in his love for her.

"To all intents and purposes we are engaged," he said cheerfully.

"But not formally, and you understand my reason?"

"Yes," he said, "and perhaps you are right."

"I am sure I am. It will be better for us to be free to say we are not engaged."

Harry laughed as he said: "Do you know how I felt when I heard you had gone out with Mr. Flint?"

"No, were you surprised?"

"Of course I was, and I felt horribly jealous."

Hatty laughed heartily as she said: "Fancy being jealous of Mr. Flint. It is too ridiculous, Harry."

"I don't know. He is a real good fellow, rich, and not at all bad looking."

"You said he was a money-lender," said Hatty slyly.

"But not an ordinary money-lender," he laughed.

"Mr. Flint is a decided relief to me after Mr. Crouch, and he does me a good turn by occasionally relieving me of the presence of that millionaire bore."

"Crouch is no gentleman or he would not annoy you with his unwelcome attentions," said Harry angrily.

"He had the audacity to propose to me," she said.

"What infernal cheek!" exclaimed Harry.

"And I refused his offer in unmistakable terms. My father does not seem angry, yet he must have told him."

"Probably Sir William has come to the conclusion you are not to be disposed of at his sweet will."

"That may be so, but I fancy he has something else in his mind. At any rate, I shall learn what it is before long."

Harry Eversley left Branscombe House in excellent spirits. Although there was no actual engagement between them he considered Hatty had promised to be his wife. This made him jubilant. What cared he for Mr. Crouch, or Mr. Flint, with their piles of money, so long as he was sure of Hatty? How absurd it was of him to be jealous of Greg Flint, even for a moment. Sir William was no doubt working his own ends in inviting Flint to his house. He fancied Hatty's father would come off second best if he measured swords with Greg Flint. Ruminating over Mr. Flint and his doings, he thought of his advice to run down to Newmarket, and as he had nothing better to do, and was in the best of spirits, he decided to go.

Giles Abney was surprised, also pleased, when Harry Eversley arrived late that night.

"I am glad you have come," he said. "I began to think you had deserted us altogether."

"I ought to have paid you a visit before," said Harry. "Mr. Flint gave me to understand I was in your black books because I had not been to see the horses. He tells me Whirlwind has wonderfully improved."

"So he has," said Giles. "I wish you'd never accepted that wager about Ludwig."

"It's done, and there is no more to be said about it," answered Harry.

"Can't you get out of it?"

"No, I shall not try."

"But it will be a pretty state of affairs if Whirlwind beats him," grumbled Giles.

"He'll not beat him, you are too sanguine."

"No, I am not. I tell you that your colt will win the Derby, with Jack Fowey in the saddle."

When Harry saw Whirlwind at work next morning he was as much surprised as Greg had been. Perhaps Abney was not too sanguine, the colt might win.

"What do *you* think of him?" asked the trainer with emphasis.

"He's improved, decidedly, much better than he was on the Guineas day, but as to his beating Ludwig, that is a tall order."

"Take my word for it he'll do it, Mr. Eversley," said Abney. "It's not the first time I have handled a Derby horse. When Flashlight won it for me I tried him to be a wonderful colt, but Whirlwind could give him ten pounds and lose him."

"Flashlight was a champion," said Harry incredulously.

"And that's what your colt will be before he's finished his career," said the trainer.

As Harry returned to London he thought over the coming Derby with mingled feelings of regret and satisfaction. To start with a bet of eight thousand on the favourite, and then discover his own horse would probably turn out the better of the pair, was to say the least of it very unsatisfactory. That eight thousand pounds was an incubus he would willingly get rid of, but he saw no way out of the difficulty. What ought he to do? If he intended making a move and backing his colt, he must do it without delay. The favourable training reports kept Whirlwind firm in the market; the probabilities were he would see a much shorter price.

Greg Flint had secured the bulk of the money at long odds, and Harry could not complain of being forestalled, for his friend had stated his intention of backing Whirlwind. All the same it was not very

satisfactory to find another man in possession of the odds he might have had himself, had he cared to accept them. Greg's confidence in Whirlwind was greater than his own, and this annoyed him; even now he could not entirely rid himself of the impression that Ludwig would eventually win.

Five thousand of the ten he had received from Greg had gone in payment of urgent sums due, and there would not be much of the whole left if he backed Whirlwind and had to pay over Ludwig. There was a chance that both horses might be defeated by the French horse Curio, who had done very well recently, and who was thought a lot of and had been backed by his owner. If Curio won then he would be in an awkward fix, and might have to apply to Greg Flint again which would be most unpleasant, not to say humiliating.

When the train steamed into Liverpool Street Station he was still undecided as to what he ought to do.

CHAPTER XII

GOSSIP ON THE DERBY

WHEN Harry came across Duncan Osterley, the owner of Ludwig told him his colt was never better, and he felt certain of winning the Derby, it made him waver in his newly formed purpose to back Whirlwind. He knew Duncan Osterley would not lead him astray, they were well known to each other, and before they parted he congratulated Harry upon having a good wager about the favourite. He had not even mentioned Whirlwind, no doubt thinking the colt was at a false price and would probably not run.

The days passed and still Harry held back and made no move in Whirlwind's favour. Curio was a sound second favourite at four to one, and Whirlwind was firm in the market at double that price. Although it was constantly pointed out in the press that Lieutenant Eversley's colt had no possible chance of beating Ludwig there were many people who fancied the horse. Most of them were keen

followers of the game, who knew when good money went on. A man in Greg Thornton's position, although going under the name of Flint, and thus hiding his identity, could not stay at the Monarch Hotel and live as he lived, seeing well-known people in his rooms almost daily, without raising some talk and curiosity. The manager, who had come under Greg's spell, enthused about his wealthy Australian guest. The hundreds of visitors at the Monarch talked about him. In the restaurant and the smoke-room, both of which were frequented by military men, and owners of horses, sporting men of the better classes all heard and spoke of Greg Flint.

It was publicly known to the frequenters of the Monarch that Lieutenant Eversley was constantly closeted with Mr. Flint in his rooms. People remembered he was with Harry Eversley at Newmarket when Whirlwind ran so badly in the Guineas. When a Derby colt is backed to win thousands of pounds there must be a reason for it, and although Greg took every precaution, it leaked out that Mr. Flint had secured the bulk of the wagers at long odds. A shrewd, level-headed man such as Mr. Flint would not be likely to throw his money away. Conclusions, inferences were drawn, that the owner of Whirlwind inspired Mr. Flint—probably was

standing in with him over the bets. It was true Lieutenant Eversley had a big wager about the favourite, but he was a plunger, and that was probably a saver—perhaps a mere speculation, a bravado-like flourish—in order to obtain long odds about Whirlwind.

What about the running in the Two Thousand?

This question was constantly asked. Supposing Whirlwind won the Derby how was his form in the Newmarket race to be explained? It was all very well to say Whirlwind's running on that occasion must be ignored, but horses do not develop such remarkable changes without some reasonable explanation being forthcoming.

The astute backers, who followed Greg's money, were firmly convinced Harry Eversley knew what he was about. The horse, since the Guineas, had been backed to win a large stake, therefore his form was entirely wrong in that race. Giles Abney was no novice; he had trained a Derby winner and the public had faith in him. Jack Fowey was a popular jockey and was to ride the colt.

So far so good, but how was Whirlwind to reverse the form with Ludwig? This was the question hundreds of people asked, Duncan Osterley among the number.

Gossip on the Derby

The owner of the Derby favourite was well known in sporting circles and in familiar haunts of the fraternity in town. He was bombarded with questions about his horse. Was there any reasonable chance of Whirlwind beating Ludwig? He smiled and delivered an emphatic "No". Did he know who was backing Whirlwind? "No," he replied. He had lately seen Lieutenant Eversley and he did not mention the horse.

Did he know Mr. Flint?

Yes, he knew him, had been introduced to him at Newmarket on the Two Thousand day. He knew Mr. Flint on that occasion put a hundred on Ludwig. He had not met him since.

Did he know Mr. Flint was the man who had backed Whirlwind? He had heard so. Probably it was a mere whim.

One thing was evident, Duncan Osterley was as certain as a man could be that his horse would win the Derby.

Harry Eversley heard remarks passed which he resented. They seemed to imply there was something mysterious, almost underhand, in connection with the backing of Whirlwind. To combat these ill-natured remarks he wrote to the press saying he had not backed his horse for a shilling; that he had

a wager of ten thousand to eight thousand about Ludwig, which ought to be quite sufficient to dispel all doubts as to his opinion of the race. He stated that Whirlwind would run and hoped he would win, but that if he did he would be a loser on the race. Many readers smiled knowingly when they read this. Lieutenant Eversley might not have backed his colt, but his friend Mr. Flint had, and there was nothing against them dividing the spoil if he won.

Greg, too, heard some of these rumours, and they ruffled his ordinary feelings a little, more for Harry Eversley's sake than his own. He saw no reason to wonder at Whirlwind's position in the Derby market. Horses frequently ran badly when they were expected to win—and lost; and later on won, showing the previous form was all wrong. He knew Whirlwind had no chance in the Two Thousand from the moment the horses started. He also knew he had an excellent chance in the Derby. He pointed out to Harry Eversley there was nothing to worry about. Having backed his horse in the Guineas and lost, he was quite justified in backing him for the Derby to try and get his money back. Whirlwind would not be the only horse that had lost the Guineas and won the Derby.

"But I have not backed him," said Harry smiling, "and look at the price now."

"Eight to one, and a very good price too, considering how your horse has improved," said Greg. He made no offer to let Harry share his wagers, at which he was somewhat surprised. Still, there was no reason why he should do so.

"I don't think I shall trust him again," said Harry.

"You'll repent if you don't. Take my word for it," said Greg.

Harry still waited until the Monday before the race, when he decided to back Whirlwind to save the sum he would lose if Ludwig lost. It was, however, no easy matter to get money on at the price he wished to accept. The market was cramped. Ludwig, Curio and Whirlwind, had all been heavily backed, and the bookmakers were anxious to field against some of the others. When Harry accepted eight hundred to a hundred twice he found the odds lessen. This was annoying. It meant a heavy loss if Curio happened to upset the whole business by beating Ludwig and Whirlwind. He had promised Hatty to call at Branscombe House in the evening, and thither he went about nine o'clock.

Sir William was at home. Niel Crouch was present, also, by a curious coincidence, Greg Flint.

Lieutenant Eversley's welcome from these three gentlemen was curiously different.

Sir William, having been apprised of his coming by Hatty, greeted him in a half-hearted way, which Harry resented, but concealed his feelings.

Niel Crouch barely bowed to him; did not speak, but turned almost rudely away to address his host, at which Harry felt inclined to knock him down.

Greg shook hands with him heartily, and engaged in conversation.

When Hatty entered the room there was a pause. Sir William left Niel Crouch, evidently thinking his daughter would take his place. She had no intention of doing so, but joined Harry and Greg, and they were soon laughing and chatting in the best of spirits. Niel Crouch scowled; he seemed on the point of breaking out, and Sir William hastened to him again to prevent it.

"She prefers their society to mine," said Crouch angrily.

"I think you make a mistake in allowing her to see you are jealous," said Sir William.

"I'm not jealous, why should I be; there's heaps of girls would be only too glad to have me," said Crouch.

Sir William would have liked to say:—

"Then why not take one and leave my daughter for Flint," but he said:—

"No doubt, I quite believe you, but I know, and you know, that you want my daughter, and it is not the way to win her by going about with a face like that."

"What's the matter with my face?"

"Nothing in its ordinary state, at present there are signs of thunder; it looks black," said Sir William.

"Enough to make it, I get no encouragement. It is humiliating for a man in my position."

"You do not understand Hatty. She never thinks of what you can give her, but what you are," said Sir William absently. Then, seeing his mistake, added hurriedly:—

"What you will be to her in case she married you."

"I have told her I love her," said Crouch pompously, as though there was no more to be said after such a declaration.

Seeing there was no chance of securing Hatty Niel Crouch left the field clear, retiring in a high, not to say ludicrous, state of displeasure.

"Thank goodness he's gone," said Hatty, at which Harry and Greg laughed.

Sir William felt relieved. Crouch, even with his

millions, was almost too much for him at times. He infinitely preferred Greg.

"I hope you will join our party at Epsom," said Harry.

"Delighted," said Sir William, who knew Lieutenant Eversley did things very well, and although he did not desire him for a son-in-law, he had no objections to him when he played host.

It suddenly dawned upon Sir William that Niel Crouch would have to be considered. He had frequently mentioned the Derby, and evidently took it for granted Sir William would arrange matters. This was awkward.

Hatty saw there was something wrong and said:—

"You have promised to go; you cannot back out now."

"I was thinking of Crouch. He'll expect to go with us. He imagines I have arranged everything. It's a confounded nuisance."

Hatty laughed merrily. She loved her father when he was in this humour.

"I am sure Harry will invite Mr. Crouch," she said slyly.

Harry made a wry face, but raised no objections.

"I wish you would," said Sir William. "You'll relieve me very much; help me out of a difficulty."

"Shall I write a note now?" said Harry.

"Please do," said Hatty. "Come with me."

They left the room, and Sir William said to Greg:—

"Have you thought anything more about the World Finance Company?"

"Yes," replied Greg, "but I do not feel inclined to buy."

"Why?" asked Sir William with well-feigned surprise.

"Because I think the shares will drop," said Greg quietly.

"Drop!" exclaimed Sir William. "Nonsense, they'll go up, I know it."

Greg laughed as he replied: "I hope you are right; at present I shall not buy".

Hatty and Harry entered the room, putting an end to further conversation on this subject.

"A most polite note," said Sir William as he read it, but with a peculiar smile on his face.

As Greg and Harry left together the latter said:—

"Do you think Crouch will accept my invitation?"

"Yes," said Greg laughing.

"By Jove, I'd not have written it if I thought he would," said Harry.

CHAPTER XIII

A PADDOCK INSPECTION

NIEL Crouch accepted Harry Eversley's invitation to join his party for the Derby. At first he felt inclined to send a curt refusal, but thought better of it. Perhaps Hatty Ardmore wished him to be present; he was conceited enough to think so.

"He must know he is not wanted," said Harry, when he received his reply. "We must make the best of it. I hope he will not be disagreeable."

They drove to Epsom; Harry was a good whip, and although he wished to economise he had not given up his coach. He had a splendid team of roans that had taken several prizes, and was proud of them. It would have been a sore trial to part with them. He also had a box on the stand, and took care to provide everything worthy of the occasion.

If Whirlwind won, his share would be no more than the stakes, but his bet on Ludwig was covered and he felt more at ease.

Giles Abney was brimful of confidence. Whirl-

wind had finished his preparation in grand style, and was as well as could be wished. If Ludwig had not improved he had very little fear of what the result would be.

Hatty was eager to see the horses, so Harry took her into the paddock ; they arrived in good time, and the crowd was not so great as it would be later on.

At the bottom of the paddock he saw the trainer and Jack Fowey in close conversation.

When Abney saw him coming, he had Whirlwind brought out of his stall, and as they came up Harry said :—

"There's my horse, Hatty, what do you think of him?"

The sun was shining, and Whirlwind's dark coat showed to perfection ; he was an exceedingly handsome horse.

Hatty had been to several race meetings, but this was her first Derby day, and naturally it was different to all the others. There was something in the mere thought of witnessing the Derby roused her excitement, and she eagerly looked forward to seeing Harry's horse run.

"What a beautiful creature?" she said enthusiastically, and the trainer smiled pleasantly as he heard the remark. Whirlwind walked around with

a jaunty, confident air; he took no notice of his surroundings, and appeared much quieter than on the Guineas day at Newmarket. That was his first appearance in public and there was every excuse for his nervousness. It was different now, he had settled down and showed no signs of irritability.

"I am glad you have come to see Whirlwind win the Derby," said Giles, smiling at Hatty, and thinking how well she looked wearing Harry's colours, orange and black, but not overdoing it. The trainer recollected a certain patron, some years ago, whose colours were bright green and scarlet, and he smiled as he thought how Mrs.—— looked in such brilliant hues, very different to Hatty Ardmore.

"You think he will really win?" said Hatty eagerly.

"I am very confident—more so than Mr. Eversley; he has lost faith in the horse since he ran so badly in the Guineas."

"I cannot contemplate such a transformation as you expect with any degree of confidence," said Harry smiling; "but no doubt you will be pleased to hear I shall lose nothing by his victory, and I shall have the stake to fall back upon."

"That's good news," said Giles. "I was afraid

from what you said, you would not trust him to carry any of your money."

Niel Crouch was in an ill humour. It was really too bad of Hatty to leave him with Sir William and Mr. Flint; she ought to have more consideration for his feelings. Crouch thought he was patronising the meeting, it was condescending of him to be present at Epsom, and when he went into the ring to be jostled and pushed about like any ordinary mortal irritated him still more.

Tattersalls soon brings a man down to ordinary human levels, be he monarch or millionaire. Niel Crouch was merely a unit in a vast throng. Had a herald gone before him, and announced in trumpet tones that he was an American millionaire, the head of a great trust, no notice would have been taken of it. Crouch, for once in a way, lost his identity, and no one recognised him for what he was. The turmoil and bustle disgusted him. Harry Eversley's box was a very small affair indeed, not sufficient to hold such a great man, but it was a haven of rest compared with the crowd below. He struggled back, became hot and uncomfortable, and was wroth to find the box empty. Where were his companions? He knew nothing

of Epsom, had no idea where the paddock was, and he disdained to ask for information.

Half an hour passed, the crowd increased, until as far as he could see there was a surging mass of people. He had looked at crowds before, huge assemblies, but he had never seen anything like this. It was beneath his dignity to show surprise, but he felt it, and asked himself why?

The question was difficult to answer. For many years he had been accustomed to regard men, occasionally women, as his tools and playthings. As his eyes roamed over the scene it came home to him with considerable force that amongst this Derby-day crowd he was a nonentity. He realised what many people have done on similiar occasions that this crowd is different from any other. There is no place in the world like Epsom Downs on Derby day. It is a sight every one interested in humanity ought to witness once in a lifetime. In spite of himself he became absorbed in the pandemonium around him, and actually forgot that he was deserted by his friends, if such they could be called.

Sir William always had an eye to the main chance; if there was any money to be made he desired to be in at the making. He knew very little about racing, although not averse to an occasional

flutter. He was a financier, but the plane on which he stood he regarded as far above that of the bookmaker. He would have been surprised to learn that some of his transactions would be called by a nasty name in the ring. Bookmakers might be a necessary evil, high financiers were very different men. He asked Greg's opinion about the Derby.

"Whirlwind will win if I am any judge," said Greg.

Sir William smiled indulgently; he had no faith in Lieutenant Eversley, or his horse.

"The favourite generally wins the Derby," he said.

At this moment Ludwig was very firm in the betting, a shade of odds being laid on, and if the market was any guide then Sir William was likely to be correct. On all sides the winner of the Guineas was being backed, and next in demand was Curio, the French horse.

Numerous excitable gentlemen from over the water were present, gesticulating, conversing, arguing, and declining to hear of defeat.

From this scene of uproar and bustle Sir William and Greg escaped into the paddock, where it was comparatively quiet. Here they found Harry and Hatty still discussing the situation with the trainer, while Whirlwind walked quietly round.

"You are going to have a good run for your money," was Giles Abney's salute to Greg. "Doesn't he look fit?"

"No doubt about it," said Greg, as he admired the horse. "Have you seen the favourite?"

"No, I don't think he's on view yet, but he is bound to be here before long."

A few minutes later Ludwig came into the paddock. No sooner was he recognised than a rush was made, and he was surrounded by a large crowd. The Derby favourite at Epsom is the idol of the hour, and thousands of people came to do homage and bow down before him. It was so on this occasion, for ever since his easy victory in the Two Thousand he had been a hot favourite for the race, and none of his numerous admirers would hear of defeat. Ludwig was deserving of the attention bestowed upon him. Standing nearly seventeen hands, his beautiful bay colour set off his form to perfection. The favourite looked wonderfully well. So thought Harry Eversley and his friends when, at the instance of Duncan Osterley, they were granted an interview with him. Duncan was naturally proud of the position his colt occupied in public estimation. It is a great thing to be the owner of the Derby favourite, the next best thing to

possessing the winner of the race. He was overflowing with confidence, and smiling declared he feared nothing in the race—not even the mysterious Whirlwind.

"Why mysterious?" said Harry laughing.

"Really, I can hardly tell you," said Duncan, "but I have frequently heard him alluded to in that way."

"I think everything connected with him has been open and above board," said Greg.

"And that you have not lost confidence in him is proved by your backing him heavily," said Duncan.

"I certainly accepted some long shots about him. They are good wagers now."

Harry wished he had been sensible and accepted a thousand to thirty a few times, and again a feeling of resentment arose in him against Greg. That it was unreasonable he knew, but it remained all the same.

As Harry was talking to Duncan Osterley Greg took possession of Hatty, and they walked up the paddock together towards the entrance.

"I was in very different circumstances the last time I was here," said Greg smiling.

"Many years ago, I suppose," said Hatty.

"Over a score; a big slice out of a man's life."

The words recalled his thoughts as he leaned over the side of the *Aramoota* on her way from Adelaide to Melbourne, and he wondered where his friend and comrade Captain Joel May was at this particular moment. Probably pacing the deck of his steamer somewhere in the channel of the great barrier reef on the coast of Queensland. The recollection made him silent; his thoughts were thousands of miles away.

Hatty noticed his abstraction and said, smiling:—

"Wandering memories, eh, Mr. Flint?"

"Yes," he answered. "At that moment I almost fancied I was on the deck of an old friend's steamer in Australian waters."

"A different scene to this?"

"Very. I know of no greater contrast."

"And it is over twenty years since you were at Epsom. You must have been a young man then," she said.

Greg laughed as he said:—

"Am I to take that as a compliment??

"Oh, no, I am sure you do not look very old."

"What is my age?"

"Forty—a little more."

"Forty-five and a bit," laughed Greg.

"The prime of life in a man," said Hatty.

"You really think so?"

"I do."

He wished he dare speak to her, but he must think of Harry Eversley. It was not in his nature to play false. Still, it was hard luck that he should be debarred, for he believed he had a chance—a very fair chance—if he played his cards well with her.

Away from Harry there was none Hatty liked better than Greg, and at this moment he looked particularly well. She was inclined to call him handsome, which he certainly was not, but he had a good face. Her eyes dwelt kindly upon him, which he did not fail to notice. She wondered if there was any one in the far-off land he thought about in the same way as she thought of Harry; if so, she was a lucky girl, of that she was certain.

"It is your turn to wander," said Greg, smiling, and recalled her to more immediate surroundings.

"I wonder what has become of Mr. Crouch," she said laughing.

"Poor man, I wonder," said Greg. "I had forgotten his existence," and they laughed heartily.

CHAPTER XIV

WAITING FOR THE START

"HERE you are!" exclaimed Hatty, as they entered the box, "we missed you in the crowd."

"Did you really?" said Crouch sarcastically.

"Yes, really," said Hatty smiling. "Rather remarkable was it not, considering the thousands of people?"

"I went into the ring, I think that is the name," said Crouch, "for a few moments, but I never saw so many boorish people before. I was glad to reach the box again, which I did after a struggle."

"You are not accustomed to race crowds?" said Greg.

"Not such a crowd as this, it is unendurable."

"I don't agree with you," said Hatty sharply. "It is very good fun. This is my first Derby and I must say I am enjoying myself immensely."

"It's more than I am," thought Crouch grimly.

"You ought to have gone into the paddock," said Greg.

"Where's that?"

Greg pointed out the locality, and the way to it.

"Did you push through that howling mob to reach it?" said Crouch.

"It is not so bad as it looks," said Hatty.

Crouch mumbled something to the effect that if it was half as bad it would deter him from trying it.

Sir William bustled in a little later, very hot, his face shining, but in a good humour. He had obtained a shade of odds against Ludwig and thought himself exceedingly clever to have done so, five to four on was the nominal price.

"I accepted fifty to forty," he said.

Crouch gave a sneering laugh: "All that fuss about a paltry fifty," he said.

"It's not the money, I want an interest in the race. Have you anything on?"

"No, I don't feel inclined to deal with that rabble," said Crouch, pointing downward towards the ring.

"It is a bit of a rabble," acknowledged Sir William, "but they are the only men to bet with."

"Then I prefer not to have a wager," said Crouch.

"Fancy coming to the Derby and not backing anything in the race," said Hatty.

"Have you anything on?"

"Not at present, but I wish Mr. Flint would put me five pounds on Whirlwind."

"With pleasure," said Greg.

"Allow me to do it," said Crouch pompously.

"Not for the world," said Hatty. "Please do not associate with that rabble on my account."

As the horses came into the course Harry Eversley entered the box. He had remained with his jockey until he mounted, and was duly impressed with Jack's confidence in Whirlwind. He almost wished he shared it, but the presentiment that Ludwig would win was ever present. Greg came in and said:—

"I accepted forty to five for you, Miss Ardmore."

"Thank you," said Hatty.

"You have backed Whirlwind?" said Harry.

"Of course. Is he not your horse, and Abney said he would win?"

"Thirteen runners," said Sir William, "a curious number."

"And Whirlwind is number five," said Hatty.

"Let us hope that will be the number the judge will put up when they have passed the post," said Greg.

Niel Crouch scowled as he watched the thirteen horses walk round in the parade. The whole pro-

ceedings bored him. He wondered why all those thousands of people gathered together to see a race that would not last much over a couple of minutes; it was absurd. He felt nothing of the fascination of the scene, of the thrill of intense excitement that ran through the vast throng when the first horse appeared on the track. Hatty recognised this and pitied him. What a narrow-minded man he was; how little he knew men, although he had made millions.

"This is a sight you will see in no other country," said Greg.

Crouch murmured that it was peculiarly and uninterestingly English.

"No one can call it uninteresting," said Greg. "A large crowd is always full of instruction. I wonder how many of these people have been looking forward to Derby day for weeks?"

"The bulk of them on the hill," said Harry. "There goes Red Eagle," he continued. "He is at a hundred to one; we have nothing to fear from him."

"And that's Battle Axe," said Sir William, looking at the colours on his card, "another outsider."

"Here's the favourite," said Greg, as Ludwig dashed past in rare style, amidst frantic cheers from the crowd.

"What is all that row about?" asked Crouch.

"They are cheering the favourite," said Greg.

"They had much better save their energy until after the race," he growled.

"Juggler and Petrel," said Harry, "they were second and third in the Guineas."

"Then how can you expect to beat them to-day?" asked Crouch.

"Don't be silly," said Hatty, who was tired of hearing him grumble. "Whirlwind had no chance in the Guineas, he got such a bad start."

"He may go through the same experience to-day."

"Whirlwind! Whirlwind!" exclaimed Hatty, as she saw the orange and black jacket coming along. "How well he goes. He's a perfect picture. I think he'll win, I hope so. Look at him, Mr. Flint, doesn't he move well?"

Greg smiled at her enthusiasm as he answered that he thought Whirlwind went past better than any of them.

"Except Ludwig," said Sir William.

"Not even excepting him," answered Greg.

Harry Eversley was pale with excitement now the eventful moment had drawn near. It was not a very satisfactory race for him to watch. If Ludwig lost

he would only land the stakes if Whirlwind won, and if Curio came in first the result would be disastrous. By the way, where was the French horse? he had not gone past yet. Harry looked up the course and saw a gay cerise jacket coming down, carried at a great pace.

There was a murmur of admiration as the French candidate went past last, a long way after the others.

"By Jove, he can move," said Harry, feeling rather uncomfortable.

"A trifle short in his stride," said Greg.

"I don't know much about horses, but he looks to me to go faster than any of them," said Niel Crouch. "What's its name?"

"Curio."

"The French horse."

"Yes."

"I expect he'll about win."

"Let us hope not," said Sir William.

Curio was much fancied, and occupied the position of second favourite. Whirlwind, Juggler, Petrel, Goblet, and Ohio, were all well supported. There was every prospect of a great race.

So much French money came into the market for Curio that Ludwig's position was assailed, and he

eventually started at even money. This in a field of thirteen was a short price and proved what confidence the public had in him.

No favourite ever carries so much public money, in small sums, as the Derby favourite. Men who ignore the favourite on other occasions back him at Epsom. It seems to be regarded as the correct thing that he must win the Derby.

Still the bookmakers were never tired of laying Ludwig, for many horses were well backed, and Whirlwind was the worst horse in many books opened when long odds were laid. It was a lucky thing for the ring that Harry Eversley had such a large sum on the favourite. Had this not been the case he would have plunged heavily on Whirlwind.

Greg, looking at him, guessed something of what was passing in his mind. He stood to win close upon ten thousand by Whirlwind's victory and he wished Harry was in a like position.

Hatty waited impatiently for the start. Through her glasses she faintly saw the horses lined up over the hill, moving about restlessly. There was much bobbing of caps, and a black, surging crowd came between her sight and the colours. Her hands trembled a little and she moved restlessly.

"Can you see them?" asked Greg.

"Not very well, there are so many people in the way."

"Wait until they come past those bushes," he said, pointing to the left.

"But that is a long way from the start," she said.

"We shall have some idea of what is going to win there," he replied.

"That's Red Eagle kicking about at the post," said Harry. "A hundred to one chance upsetting all the others. It's abominable."

"Mind he doesn't upset you all at the finish," croaked Crouch.

Harry consigned him to America, or some other place, and wished he had not invited him.

"Sit down until they start," said Harry to Hatty, but she declined; the tension was too great to sit still.

Five minutes while the horses are at the post seems like an hour, no time passes so slowly. At every tick of the watch the word "Go" is expected, when it fails to come there is much irritation.

Thousands of people had no idea where the start was to take place, they merely turned their backs and looked straight at the winning post, when they were lucky enough to catch a glimpse of it.

A quarter of an hour passed, and still the horses were at the post. The suspense was becoming unbearable. Why not let them go, get them off somehow?

The starter was bent on giving all a chance; it was the Derby, and so much depended upon it but he came nigh to losing his temper over Red Eagle's vagaries.

At last they were in line, all but Red Eagle, and he sent them away. A great shout greeted the start and Hatty exclaimed:—

"They've gone, there is one still at the post!"

"That's Red Eagle," said Greg. "Serves him right, he has been the cause of all the trouble."

"Where are they?" asked Hatty, trying in vain to discover the colours.

"You will see them before long; wait until they are coming round the hill by those bushes," said Greg.

"Wonderfully interesting," sneered Niel Crouch. "It is all people and no horses."

Greg laughed as he said, "You will be glad when you are back in town, Mr. Crouch".

"I shall, very glad indeed."

"There is a fast train leaves half an hour after the

Derby," said Harry, wishing he would take the hint and go by it.

Hatty had her glasses fixed on the spot pointed out by Greg, and in a few moments she said quickly:—

"I see a red cap."

"Petrel," said Harry. "He's leading."

"Curio, that's what it is," said Sir William.

"A cerise jacket," said Hatty.

"That's the Frenchman," chuckled Niel Crouch.

When the horses came into full view it was seen Curio held the lead, the bright coloured jacket being conspicuous. The French colt was four or five lengths in front of Petrel, Goblet, Battle Axe and another. Ludwig came next, and Whirlwind was a long way behind.

"Seems to me it is the Guineas form over again," said Harry. "He's right out of it."

Greg was much surprised to see Whirlwind so far back. What was Jack Fowey about; had he got badly away?

Hatty was keenly disappointed. She had fully expected to see Whirlwind in front at the top of the hill, and here he was in the last lot. It was mortifying, especially when she saw a look of grim satisfaction on Niel Crouch's face.

Giles Abney was a bit puzzled at Whirlwind's position, but he had confidence in the jockey, and his practised eyes told him Harry's colt was not far out of it. There was time to improve the situation before Tattenham Corner was rounded.

CHAPTER XV

WHOSE YEAR?

ROUND the curve they swept towards Tattenham Corner, the cerise jacket well to the fore, the rest of the field in close order, except Red Eagle who was last—beaten off.

At this point it became evident the rider of Curio did not mean to throw away a chance. He was well ahead and intended keeping there. He was a French jockey, this was his first ride on Epsom course. He had walked over it, studied the ground, and was not duly impressed with the famous Corner. He had heard such a lot about Tattenham Corner, had been warned that it was a dangerous spot to come round, that horses often ran wide there, losing a lot of ground. He fancied he could negotiate it easily. Curio was not a big lumbering horse, and would come round it without an effort. Perhaps he was over confident, the smile on his face denoted satisfaction, as he neared the turn, his mount on the rails. He was destined to be

surprised; the Corner had not been called "fatal," for nothing. Curio ran wide, very wide, leaving a big gap on the rails, and when he was fairly in the straight his rider saw half a dozen horses had come round, close on the bend, and gained an immense advantage. Curio was in the centre of the course, and as the descent of the hill began he floundered about helplessly.

"Curio's beaten!" exclaimed Harry, exulting that a dangerous rival was out of the way.

"Not yet," said Greg, "he's going straight again; he'll make up his ground, he is very fast."

The favourite hugged the rails, Bert Acton knew every yard of the course, and had waited for this opportunity. He was in the first flight now, going strong and well, and already a few excited admirers declared he would win.

Jack Fowey, when a start was at last effected, found Whirlwind slow to begin. He was surprised, almost dismayed at this. It was unexpected, for in his gallops at Newmarket the colt was always a good beginner. He knew it was no use bustling him, but he wished he was several lengths nearer the leaders. At the top of the hill, before the descent to the Corner, he urged Whirlwind forward, the colt responding without any trouble. This restored

Jack's confidence and his hopes rose. He saw Curio well in front, then caught sight of Ludwig, with Acton in the white and green. Whirlwind was over a dozen lengths behind him; a lot of ground to give away.

"We're on a different course to Newmarket," thought Jack. "A big colt like Ludwig will probably sprawl down the hill."

The Corner was reached. Jack kept Whirlwind on the rails and he came round the sharp curve in clever style, gaining several lengths. Harry Eversley had his glasses fixed on the favourite, and for the moment did not see Whirlwind until Greg exclaimed, "That's splendid! Your horse came round the turn better than any of them. He's made up a lot of ground."

"So he has," said Hatty excitedly. "I can see the colours distinctly. He's not far behind now."

Niel Crouch laughed harshly as he said:—

"I'm not much of a judge, but he seems to me to be a long way out of it."

"The favourite's going well," said Sir William.

Down the hill the pace was terrific. Juggler was close up with Curio, and the cerise jacket was falling back. The French colt stood almost as high as Ludwig, and both seemed to have some difficulty in

holding their own down the steep course. Still the white jacket and green belt was prominent, and Acton rode confidently.

On the rails, in front of Whirlwind, were Petrel and Goblet side by side. Ludwig was a couple of lengths in front, headed by Juggler and Curio. Juggler's rider was young; he had not the experience nor the patience of either Acton or Fowey, and he rode his mount for all the horse was worth to shake Curio off. The French jockey responded to the challenge, the pair coming along at breakneck pace.

It was a thrilling sight, and so Hatty thought as she strained her eyes to keep them in view. Jack Fowey knew the pace was terrific at this point. It could not last. At the bottom of the hill there must be a change. He waited for it. He had no intention of galloping Whirlwind to a standstill so far from the winning post.

Giles Abney was more than satisfied. He saw Jack was riding cleverly, and knew what was passing through the jockey's mind as well as if he had been on the horse.

"They are playing right into our hands," he thought, as he watched Juggler and Curio galloping as though the winning post were only a few yards

distant. "Ludwig's the danger, he's going well, but I fancy we'll beat him on the rise," he said.

The leading pair reached the dip, and behind them came Ludwig, Petrel and Goblet, then Whirlwind, going splendidly, Jack Fowey biding his time. Harry's jockey made up his mind; he took in the situation without hesitation. When the favourite made a move forward that was his time to go on. Bert Acton knew he had Juggler and Curio safe, but Petrel was going strong, and Goblet proved a veritable little bulldog; he was a pony beside the favourite, but bred to stay, and his gameness was undoubted.

It was time to move. Acton roused Ludwig for an effort, and Jack Fowey, always on the watch, saw it. Forward was the word. He shook his whip at Whirlwind, and Harry's colt dashed ahead in magnificent style. It was a great race—a cleverly ridden race—and the jockeys on the half-dozen horses in front were all strung to high tension. It was not a one-horse Derby; the favourite, at even money, was not having things all his own way. Even Duncan Osterley began to have doubts about his colt winning, for the first time since he cantered home for the Guineas.

Hatty saw a mass of colours close together. White, cerise, orange, black, green and silver—all

seemed mingled together. What a sight! She felt the thrill of motion, she almost imagined she was in the thick of the fight. She wished she could whisper in Jack Fowey's ears and tell him to "Go on".

"It's splendid, splendid!" she exclaimed, and Greg hearing her looked at her excited face, saw the bright feverish gleam in her eyes, observed the nervous clutch of her hands, almost the tingling of her body, and thought:—

"She will never forget her first Derby as long as she lives."

Even Niel Crouch was roused. He heard the noisy buzz which gradually developed into a roar. He saw the crowd surging too and fro like a human sea, the back rows rolling over the front, bearing them down, as they broke up against the rails. He had seen the turmoil in Wall Street, but it was nothing to this. The race fever siezed the crowd, it ran its course irresistibly, there was no attempt to stop it. The June sun shone on the heaving, many-coloured mass. It was a dazzling spectacle, thoroughly, unmistakably human there was no make-believe, all for the moment was genuine, a spontaneous outburst—unquenchable.

And through the centre of this living mass lay the bright green grass, with the horses racing along at express speed. The mechanical motor, that dull,

dead, evil-looking juggernaut, could not compare for a moment with the living, animate, beautiful forms of these glorious thoroughbreds. Ask the jockey who motors whether he feels the wondrous thrill of motion in the rapidly moving car as he feels it on the fast-striding race-horse, and he will smile at the simplicity of the question. There is, there never will be, any comparison possible.

Hundreds upon hundreds, nay, thousands upon thousands of people watched the brilliant silk jackets flashing past in the sunlight.

The penetrating sound of flying hoofs, always distinct, was heard above the din. Ludwig shot up to Juggler and Curio, they held him for a moment. Then a mighty roar proclaimed the Derby favourite was in front. Goblet stuck to his work, heading the beaten pair, but his small stride was against him. He could not measure length for length with Ludwig.

Jack Fowey saw no chance of getting up on the rails. He must take no risk of being shut in. He steered Whirlwind towards the centre of the course, and as Giles Abney saw the move he muttered:—

"That's right, Jack, it looks bad, but your playing the game. You can't afford to get shut in there."

"Look at Whirlwind," almost shouted Hatty. She saw the orange jacket plainly now, alone in the

middle of the track, and it seemed a long way from the white and green.

"He'll never catch Ludwig," said Sir William. And Harry Eversley thought the same thing.

Greg was not of this opinion. He was calm and cool, and summed up the situation quietly. Whirlwind looked farther off than was really the case because he was out by himself; it was an optical illusion, and he smiled confidently.

"Whirlwind is going better than anything, better than the favourite," he said.

Niel Crouch had no bet on the race, but as he looked at Ludwig and Whirlwind he thought there was no chance for Harry's horse.

"I will bet you ten pounds the favourite beats Whirlwind," he said.

"Done," said Greg smiling. "I think you will have to pay. Look!"

Niel Crouch was amazed. Was it possible for a horse to make such a tremendous rush in a moment —a brief second or two? He had to believe his eyes. The orange and black cap was in second place, and the white and green had not much to the good.

"Marvellous!" exclaimed Sir William.

"Whirlwind wins!" shouted Harry.

"Whirlwind, Whirlwind!" shouted Hatty, and Whirlwind it was all over the course.

The challenge was answered, "Ludwig, Ludwig. The favourite wins for a hundred!"

It was a battle of giants, there was no shirking. It was to be a fight to a finish. Acton and Fowey had met before when their horses were well matched, sometimes one won, sometimes the other. Which would win the Derby, whose year was it to be, Whirlwind's or Ludwig's?"

What a scene!

The struggling crowd on the hill seethed up and down. Every coign of vantage was occupied, and from thousands of throats came hoarse wild cries.

Acton and Fowey might have been a hundred miles away for all they heard. Something buzzed in their ears, but their thoughts were concentrated on the struggle in which they were engaged.

Never in his life, so he confessed after the race, had Jack Fowey felt in such a desperate mood. He must win. He must win. Whirlwind seemed to understand. Harry's colt was making amends for his defeat in the Guineas, for he was nearer first than last now.

Acton's efforts to keep the advantage Ludwig still held were tremendous. It was the race of his life—he felt it. Gallantly did Ludwig answer to his repeated calls, not a yard nearer could Whirlwind get, and the judge's box was close at hand.

CHAPTER XVI

THE RESULT OF THE RACE

THE calmest man on the course was the judge in his box, and even he felt a flutter of excitement, the magnetic spell of the Derby influenced him. Leaning forward he saw Ludwig first, then Whirlwind. He drew back and his eyes fixed on the board opposite, with its line of vision true to a hair. Judges' verdicts are seldom disputed, the man in the box knows what has won. The crowd imagine, hope, according to their fancy.

Only a few seconds and the race would be over. Ludwig was running right up to his Guineas form, but the descent from the Corner jarred him, as it always does a big striding horse, and he felt it now. The strain was severe, and Acton was terribly anxious to get past the post. He saw Whirlwind's head in front of him, and made a final effort. His whip came down, Ludwig gasped, but made no further effort. He was beaten after a great race.

Jack Fowey saw the result of the stroke and his

eyes gleamed. He was on the winner, he felt it, and his exultation was great.

The din was deafening, and clustered round the winning post was a vast crowd. The favourite almost touched them as he went past, obscuring Whirlwind from view. Every one standing there was certain Ludwig would win. Harry Eversley was almost exhausted with the strain, and Hatty shivered in her excitement. She wished to shout, but no sound came from her lips. She was past it, but a reaction would follow close upon the result.

Whirlwind drew level, then inch by inch increased his advantage. The orange jacket was in front. The favourite was beaten.

Acton gave a despairing glance at his rival. It was hard lines to have the victory snatched out of his grasp on the post.

Whirlwind had plenty left in him, Jack had ridden a patient, clever race.

For a moment the horses hung together, then another burst of cheering proclaimed Whirlwind had his head in front.

The post was reached. The judge calmly noted the winner, the second, the third, then placed the rest easily.

Whirlwind had won by a length, and number

five went up amidst a scene of tumult seldom witnessed even at Epsom. Ludwig was second, Goblet third, and right well had "the little 'un" earned the situation.

It was all over now. It was Whirlwind's year, and Lieutenant Harry Eversley was enrolled amongst the proud owners of Derby winners.

He hardly knew how he felt in the moment of triumph when he saw his colours first past the post. He was young—and many men try in vain to win a Derby—enthusiastic, full of life and spirits. It was a glorious feat and he was proud of his horse. He went down to lead the winner in, and as he went he thought what a fool he was when he accepted that big wager about Ludwig. He ought to have won a fortune over the success of his horse; he had not landed sufficient money to repay Greg Flint.

He had, however, won the Derby, and this thought quickly banished all others. As he made his way through the crowd he was recognised, and then he felt what it was to be the hero of the hour on such a day. He met Jack riding Whirlwind in, a smile on his face, and as he caught the colt by the bridle there was a tremendous cheer.

Proudly he walked through the living lane, ac-

cepting the cries of delight with a happy smile. He heard the remark:—

"They say he's won a pot of money, lucky beggar."

He had not won a pot of money; as for luck, he had won the Derby. What racing owner could wish for more.

Jack Fowey weighed in; "all right" echoed over the course, and then Harry shook him heartily by the hand.

Giles Abney stood by; his flushed round face beaming with joy.

"I told you he'd do it. How he made such a mess of the Guineas I don't know, and never shall."

"You've done wonders with him," said Harry.

"I had something to work on. I don't get hold of a colt like Whirlwind every day," was the trainer's reply.

The colt walked into the paddock. Harry returned to the box for Hatty. Even Niel Crouch thought it a sufficiently important occasion to face the crowd and accompany them to the paddock.

Greg and Sir William were already there.

"You have had a good win, I hope," said Sir William.

"A matter of ten thousand," said Greg indifferently.

Sir William gasped. Ten thousand was not a large sum on the Stock Exchange, to him at any rate; but to win it in wagers on a horse it seemed enormous.

"And how much did you stand to lose?"

"About four hundred," said Greg.

"That's a good day's work."

"I'm satisfied," laughed Greg.

"I wonder how much Eversley won?" said Sir William.

"Not a large sum. That wager over Ludwig will take the bulk of his gains."

"Why didn't you advise him to back Whirlwind? He seems to take more notice of what you say than any one."

"I did, but it was too late. He dare not risk much more."

"He ought to have plenty of money."

"So he has."

Sir William shook his head; "I am doubtful about it," he said.

"But I know he has."

"Here he comes with Hatty, and Crouch too; he has faced the crowd at last," said Sir William.

Hatty shook hands with Jack Fowey and the trainer.

"What a splendid victory," she said.

"And won comfortably at the finish," said Jack smiling. "He's a wonderful colt; he was very slow at the start, but when he commenced to move he flew over the ground."

Duncan Osterley joined them, he took his defeat well.

"The unexpected has happened as far as I am concerned," he said. "I never thought Whirlwind would beat Ludwig."

"But I did," said Giles laughing.

"How do you account for his Guineas display?" asked Duncan.

"I cannot account for it. I shall never be able to do so," said Giles.

"I am sorry you are disappointed," said Hatty, "but of course I am delighted Mr. Eversley has won."

Duncan looked from her to Harry and thought, with a smile, "No wonder you are pleased".

Colonel Roper found his young officer and heartily congratulated him.

"Your victory reflects credit on the regiment," he said. "I am afraid some of the men will get out

of hand. They are certain to have backed your horse, you are so popular with them."

Hatty thanked him with a bright smile, and Niel Crouch scowled ; he was the only one of the party in a bad humour.

Whirlwind's victory hit some members of the ring hard, and as usual comparisons were drawn between the horses' form in the Guineas and the Derby.

Greg had taken a shade over ten thousand pounds out of the ring, and it was generally surmised that the bulk of the money was for Harry Eversley. The fact that he had lost such a large amount over Ludwig hardly weighed in the balance, because he had covered it by investments on his own horse.

Next day comments were made in some quarters and Harry found them unpleasant reading. "Any one with a grain of sense ought to know the form in the Guineas was all wrong. I backed Whirlwind in that race for a big stake, which ought to be sufficient for any reasonable person."

Greg read the comments and thought they were unfair. He had backed Whirlwind for the Derby, not Harry Eversley, and the money to be paid him was for himself.

He wondered how Harry stood financially. The

Derby he was sure had not helped him much, he was sorry, but so it was.

Ascot was coming on. The Guards were always in great force there, and there was at times some desperate plunging.

Greg recollected that in the old days Ascot was noted for the defeat of odds on favourites, horses that could not possibly lose, but in some unaccountable way were defeated. He hoped Harry Eversley would not be tempted to plunge at Ascot. Whirlwind was entered at the Royal Meeting, and no doubt the temptation to back him at a short price would be irresistible.

Greg was aware he could not conceal his identity for an indefinite period. He doubted if "Mr. Flint" would suffice to ensure his privacy for a whole year.

Already he knew inquiries had been made in certain quarters as to the whereabouts of Greg Thornton. It was known he had left Australia, and there was every reason to believe he was in England. If this were so why did he conceal his identity?

Of one thing he was certain, very few people in London knew him by sight. He had changed vastly since he left the old country, and very few of

his friends remembered him. He enjoyed this little mystery, it amused him.

He spoke of Greg Thornton as an intimate friend, and people were glad to know Mr. Flint because he knew the finder of "Greg's Luck". In answer to inquiries he said he had heard Mr. Thornton was in England. No doubt he was visiting some of the old spots he had known years ago, before he put in an appearance in London.

Did he think Mr. Thornton had come over to float any mining companies?

He thought it not improbable, but from what he knew of Mr. Thornton he surmised he would keep his intentions secret until the proper time for divulging them.

That Mr. Flint knew all about the Australian mining market Sir William had satisfied himself. Since Greg declined to be drawn into the vortex of the World Finance Company, Sir William had a better opinion of his judgment. He knew Mr. Flint saw through the hollowness of the company, but this did not trouble him in the least, nor had he any scruple about keeping the thousand pounds received for worthless information.

The manager of the Monarch had climbed down

from his seat amongst the mighty ones of the earth, and respected Mr. Flint and his information. On one occasion he ventured to ask Mr. Flint's opinion as to a certain Australian mine and the hint he received turned out profitable.

Piles of correspondence were received by Mr. Flint, and this duly impressed the manager, but he had not so far discovered that there was a second, and by far the more important correspondence, which bore the name of Thornton, and was secured privately from box 76 at the G.P.O.

Greg knew from the letters he received from Australia that it would be impossible to pose as Mr. Flint much longer without the discovery being made that he was Greg Thornton. There was an easy explanation at hand. He desired privacy for a time after his arrival in London, and this was impossible for Greg Thornton. He was responsible to no one, and could please himself in the matter.

He had a suspicion that Sir William Ardmore was not entirely satisfied as to who he was, or what the nature of his business, although he had not dropped any hint to that effect.

Would it make any difference in Hatty Ardmore's

friendship for him if she knew he was not Mr. Flint but Greg Thornton? It was the only matter in which he had deceived her, and he felt uneasy about it, for her friendship meant much to him, very much.

CHAPTER XVII

A RIFT IN THE LUTE

GREG had just left Branscombe House, and Hatty Ardmore sat alone thinking over his visit.

She was troubled, uneasy about herself. Her feelings were undergoing a change. Since the Derby she had seen very little of Harry Eversley. The victory of Whirlwind brought him troops of friends, who congratulated him, and were entertained lavishly. He found it still more difficult to retrench since his victory. Money flowed fast through his hands, he hardly knew where it went, but it disappeared.

He was irritated against Greg and Hatty. They were very good friends, and he fancied himself neglected. Was it possible Greg Flint was attempting to supplant him? The suspicion made him cold towards Hatty, and she resented it. He could not conceal his animosity against Greg, and she was at first amused, then angry with him, for being so

foolish. The consequence was they lost confidence in each other and were at cross purposes. Harry showed his resentment by remaining away from Branscombe, and she was too proud to make advances towards a reconciliation. During the fortnight after Whirlwind's win they drifted apart, and he engaged in a round of pleasures with a fast set, which was disastrous to his fortunes and also to his health. He looked pale, worried, and complained that he did not feel well. Thinking Greg aided and abetted Hatty in her attitude towards him he fought shy of him also, but he felt that before Ascot he must again seek Mr. Flint's assistance financially. The more he thought matters over the firmer became his conviction that after all Flint was a very astute money-lender, and therefore he ought to have no scruples in drawing upon him. Not a penny of the amount won had Greg offered him. He knew it was unreasonable to expect it, that he would have refused to accept any portion of his winnings had he done so, and therefore he had no cause to complain.

Whirlwind's Derby had done him no good, on the contrary he had been led astray through it, and lost considerable sums at cards and other games.

It seemed absurd that he should be worse off a fortnight after winning the Derby than he was before, yet such was the case.

Hatty guessed something of the cause of Harry's neglect, but not all. She knew he was fond of company, that he played heavily at times, but had no suspicion that he would desert her for any one else. He had not done so, but he flirted desperately with several pretty girls just to convince himself he was not completely under Hatty's control.

Greg had been talking to her a long time and she was thinking about him and what he had said. He fancied he was successful in hiding the state of his feelings from her, but she read him like a book, and knew he was more than half in love with her. She was angry because this was not unpleasant to her. She in no wise resented it. She liked Mr. Flint. He was manly, courteous, and deferential to her. During the afternoon he had striven to please her, to make a still more favourable impression, and had succeeded only too well. He had done this because he had deceived her in hiding his identity. He wished to make sure that her friendship would stand the test when he explained to her why he had posed as Greg Flint when he was really Greg

Thornton. Hatty had no intention of playing Harry Eversley false. She loved him; she was sure of it, and yet her thoughts were constantly dwelling upon Mr. Flint.

Who was Mr. Flint?

She had asked her father and he either did not know, or declined to give her any information beyond the fact that he was a rich man, which in his eyes was all important.

Harry said he was a money-lender, qualifying the term by adding that he was not one of the ordinary kind. Niel Crouch said the same thing, without the qualification. Was this true?

She saw Harry was influenced by Flint, and at first she imagined it was the power of an elder man over a younger. She modified that view. It might arise from the fact that Mr. Flint lent him money. She hated to think this might be so. She also felt certain if such were the case Mr. Flint had done it out of pure friendship, for she had been struck with the way in which he regarded Harry. She believed him incapable of doing a mean action, and was equally certain he could be generous to a fault.

At this moment she had a far clearer conception

of Mr. Flint than Harry Eversley, and her lover would have been uneasy could he have guessed her thoughts.

Hatty Ardmore resented neglect. She did not deserve it, and there were many men only too willing to take Harry's place in her affections.

Without being conceited she was aware of this, and thought it foolish of Harry to leave the course clear for them.

Not a word had fallen from Mr. Flint to which Harry Eversley could object; but his eyes spoke to her, and she felt strangely affected when he looked at her. If she had not known Harry, or confessed she loved him, she felt Mr. Flint would have had a good chance of winning her. Even now she would have resented giving up Mr. Flint's acquaintance at Harry's request.

"Are you going to Ascot with Lieutenant Eversley?" Greg asked her, and she had been compelled to answer that she did not know, because he had not asked her. It was humiliating. Harry ought to be more thoughtful; if he had arranged to go with his brother officers, well and good; but he ought to have told her.

"I think it is my turn to issue invitations," said

Greg smiling. "It is not fair to allow Lieutenant Eversley to do all the honours. Do you think Sir William will accept, and if so, will you? Of course I shall invite Lieutenant Eversley—and Mr. Crouch," he added with a smile.

Hatty knew what this meant. It was on her account he made the suggestion, and it was thoughtfully put. It hurt her to think that Mr. Flint guessed Harry had not mentioned the matter.

She replied that no doubt her father would be happy to accept his invitation, and for herself, she would be delighted. As for Mr. Crouch and Lieutenant Eversley, he could ascertain for himself. She thought it probable the latter would consider it his duty to join the Guards' party.

It was the evening of the same day Greg had seen Hatty Ardmore that Harry Eversley called upon him. Greg welcomed him with his usual cordiality, but Harry said abruptly:—

"I am here on business, Mr. Flint. I owe you ten thousand pounds. I require more money, so I thought it only just to come to you first."

"Quite so," said Greg smiling. "I am glad you came here. How much do you require?" His

manner was perfectly friendly, even fatherly. Harry might have been his favourite son.

Again the feeling that he was doing Mr. Flint an injustice in doubting him was uppermost in his mind. He could not resist the fascination of the man although he tried hard to do so.

"I wish you would talk in a business strain," said Harry irritably. "You convey the impression that I am about to do you a favour, while the contrary is the case."

Greg laughed as he answered, "We may as well arrange matters pleasantly, it saves so much trouble. How much do you require to tide you over Ascot?"

Harry started; this was more businesslike — it was straight to the point.

"I do not see what Ascot has to do with it," he said sharply.

"Ascot is an expensive place. Whirlwind, I presume, runs there."

"Yes, of course, I shall run him."

"He is in several races?"

"Three."

"And you have not made up your mind which to run him in?"

"No. He is in the Prince of Wales's Stakes, the Ascot Derby, and the Hardwicke Stakes."

"A formidable array."

"It is; but he ought to win two out of the three."

"What does your trainer say?"

"His advice is to choose the easiest races, not to have a couple of big fights before the St. Leger," said Harry.

"He is wise."

"But Ascot is this month and the St. Leger in September. Even if he had to exert himself to win, he will have plenty of time to get over it."

"The St. Leger is worth waiting for."

"I cannot afford to wait," said Harry.

Greg smiled, he understood that.

"Another ten thousand?" he said. "Will that do?"

"I thought of five," said Harry. But ten sounded tempting.

"I won that amount over Whirlwind; you are welcome to it," said Greg.

"As a loan, on the same terms as the last?"

"As you wish."

"Of course, you are aware I shall be able to repay you before long?"

"Yes."

"Then we may as well settle the matter. I suppose you have the usual form handy?" This in a sarcastic tone.

Greg made no reply, but sat down at his desk, wrote out a cheque for the amount, handed Harry a form to sign, and waited.

"That is correct, I think," said Harry, signing it.

"Quite. I will put it with the other."

Again Harry felt the comforting sensation of having a cheque for ten thousand in his pocket, and it was so easily obtained.

"By the way," said Greg, "about Ascot. Will you join my party?"

"You have an Ascot party?"

"Yes."

"I have promised to go with the officers," said Harry. "I am sorry, but I cannot get out of it; it is the correct thing to do at Ascot."

"No doubt," said Greg, "but I am disappointed. Sir William and his daughter are going—at least I feel certain of it, and our mutual—shall I say friend—Niel Crouch is to be asked."

Hatty going with Greg Flint. This was another

shock for Harry. His anger rose against her. She ought to have refused; she knew he did not approve of her going about with Mr. Flint.

"I am sure you will have a most enjoyable party without me," he said irritably.

"I have engaged a box," said Greg. "We shall be glad to see you."

"Probably I shall find time to drop in," said Harry carelessly.

"It will be a great disappointment to Miss Ardmore," said Greg.

"In what way?"

"That you cannot join us."

"I don't quite see what difference that can make to her," said Harry haughtily.

"You were such good friends—at least I thought so—at Epsom," said Greg.

"I have known her a long time; we are friends, but she is not entirely dependent upon my society for her pleasure," said Harry.

"There's something between them," thought Greg. "I guessed it from her manner this afternoon, and he confirms the impression."

"I think Miss Ardmore prefers old friends to new," said Greg quietly.

"You seem to get on very well with her, and you have not known her long," said Harry.

"It is not difficult for any one to get on with Miss Ardmore," was Greg's reply.

CHAPTER XVIII

A GREAT SURPRISE

HARRY had an unsatisfactory interview with Hatty, and they parted mutually dissatisfied. He told her plainly that he did not like her to be on such friendly terms with Mr. Flint.

"Surely I can choose my friends," she answered.

"But he seems more than an ordinary friend," said Harry.

"He is, I like him; more, I trust him."

"Which is as much as to say you do not trust me," he grumbled.

"I think you are rather selfish—neglectful,"

"Because I am going to Ascot with my brother officers?" he said. "I have explained the reason."

"You might have had the courtesy to tell me."

"I thought you would understand it without any explanation," he answered.

Sir William was pleased there was a breach be-

tween Hatty and Lieutenant Eversley; it suited his purposes—he preferred Greg Flint, or Niel Crouch.

Not so Crouch; he considered Mr. Flint a more formidable rival than Harry. It was adding insult to injury, so he thought, when he received an invitation to join Mr. Flint's Ascot party. He declined, much to Hatty's delight, also to Greg's; he would have four clear days in the society of the woman he loved. It had come to this, he no longer denied it, he loved her. There was no reason why he should not love her, providing he kept the knowledge to himself. She did not love him, he never dreamed she would; but she liked him, and showed it, which was some consolation. So great and sacrificing was his love for her, that he intended doing all in his power to bring about a complete reconciliation between her and Harry Eversley. He knew Harry distrusted him, and smiled as he thought how he would undeceive him when the proper time came.

Ascot week—the great week of the racing year—arrived, and on Tuesday, Greg, Sir William and Hatty went to the Royal course. It was many years since he had visited Ascot, but he saw very

little change; it was a familiar scene. It seemed but yesterday since he saw the fair-like gathering on the heath—the tents, booths, caravans, the gaudy banners of the bookmakers, the coaches lined up opposite the stand, the vast array of vehicles of every description, the crowds of holiday-makers, more intent on pleasure than sport.

He had been fortunate in securing a box in an excellent position, for which he paid heavily, but he did not mind the cost so long as he gave satisfaction to his friends.

He had not heard whether Whirlwind would run in the Prince of Wales's Stakes, so he accompanied Hatty and Sir William to the paddock in order to make inquiries, and look at the horses.

Harry Eversley saw them in the box and felt a twinge of jealousy again. He strongly resented Hatty being the guest of Mr. Flint, the man he owed such a large sum of money. To borrow is comparatively easy, to repay difficult; but Harry fully intended to square up when Whirlwind had won a couple of races.

The ground was hard—there had been no rain to speak of for nearly a month—and Giles Abney was

anxious; so were many more trainers who had valuable thoroughbreds under their care.

Duncan Osterley, acting on his trainer's advice, decided to run Ludwig once only—in the Ascot Derby. He told Harry of his intention, but no arrangement had been made as to whether his horse and Whirlwind should fight their battles over again.

Harry candidly admitted he wanted money, and therefore must not throw away a chance. His intention was to win the Prince of Wales's Stakes, and then plunge on either the Ascot Derby or the Hardwicke Stakes.

He did not avoid meeting Hatty in the paddock; on the contrary, he tried to conceal his feelings, and said he was sorry he could not join Mr. Flint's party. She was pleased at this; she felt slightly nervous when he came up, but his manner quickly put her at her ease. Harry explained that Whirlwind was to run in the Prince of Wales's Stakes, and that he had an easy task before him.

"Don't take all the market," he said to Greg, laughing.

"A trifle will be all I shall invest, Ascot is not a good place to plunge," said Greg.

Harry gave a gesture of impatience as he said:—

"For the life of me, I don't know why people give Ascot such a bad name."

"The going must be terribly hard," said Greg.

"So it is; but Whirlwind is as hard as nails—he'll stand it," was Harry's reply.

Giles Abney was not so sure of this. It required legs of iron to run severe races on such hard ground; he wished Whirlwind was at Newmarket, waiting for the St. Leger.

Greg spoke to the trainer, and Giles, with his usual confidence in him, told him all his doubts and fears.

"The colt is Mr. Eversley's, he can do as he likes with him; but if I owned him, he would not run here."

"Not in one race?"

"No; I would not take even that risk, with the St. Leger ahead," said Abney.

"He ought to win to-day."

"Yes, and I think he will."

"You are not as confident as you were at Epsom?"

"No."

"May I ask why?"

"Because he is not as well as he was on Derby day."

"Mr. Eversley knows this?"

"Yes."

"And still he refuses to take your advice."

The trainer nodded.

This was sufficient for Greg—he preferred Abney's opinion to Harry's. The colt might win, but he would not risk more than a few pounds on him.

Harry went into the ring. He meant business, and started early. His inquiries about Whirlwind, for the Prince of Wales's Stakes, were received with a shake of the head by several bookmakers; they declined to bet until they knew what would run.

The race was the last but one on the card, and Harry wagered on the five previous events. He was losing a few hundreds when the time came for Whirlwind to try and win.

Hatty learned from Greg that Giles Abney was not over sanguine, and he advised both her and Sir William not to bet on the race. They had won over the Stakes, and it was better to finish up in pocket than out.

There were six runners for the race, and odds of

two to one on were asked about Whirlwind. Harry was in a desperate mood ; he regarded the Stakes as little short of a certainty for his horse. He plunged, laid five thousand to two thousand five hundred on, and was inclined to invest more.

Greg left the box and went into the ring. He found Harry, and noticed his flushed, eager face ; it told him all he wished to know.

"I've had a plunge," said Harry, as he came across him. "I can't resist it, he ought to romp home."

"Do you know much about any of the others ?" asked Greg.

"Only Petrel, he's at six to one ; but you know his form as well as I do. On the Derby running he has no chance."

"I hope you'll win anyway," said Greg. "I have only laid ten pounds to five on."

Harry looked surprised. "You are a very cautious better."

Greg smiled ; he said odds on never tempted him to risk much.

"Better throw a trifle away on Petrel then," said Harry testily.

"I think I will," was the reply.

Harry's thoughts went back to the Guineas day when Greg backed Ludwig in preference to Whirlwind; was he to suffer another defeat, and lucky Mr. Flint to win. Somehow he always won.

Greg risked ten pounds on Petrel, and a couple of sovereigns for Hatty. She left it to him which horse to back.

"There's your ticket," said Greg laughing, as he handed it her.

"Fourteen pounds Petrel, what does that mean?" she asked.

"That is the amount you have to draw if Petrel wins—I got six to one."

"But that is only twelve pounds," said Hatty.

He laughed again as he said, "Two pounds I put on, don't forget that".

"How silly of me," said Hatty. "I really should have asked for twelve pounds."

Many people, outside, who could not afford to lay odds on, risked a few pounds on Petrel, remembering he had run third in the Guineas, and might have a chance.

Jack Fowey went past on Whirlwind. Hatty

quickly saw the orange jacket. Although she had backed Petrel she sincerely hoped Harry would win. Greg watched the half-dozen horses closely and liked the way Petrel moved. He began to have fears for Whirlwind, and wondered how much Harry had put on.

The distance was a furlong more than the Derby, but that ought not to make much difference.

There was no delay at the post. When the horses entered the straight, and galloped up the rise, the orange jacket was conspicuous in front. Whirlwind had a clear lead; it looked more than two to one on the favourite. Greg, however, noticed that Harry's horse had made nearly all the running; probably the pace was slow, and this was necessary, but it was not in Whirlwind's favour.

Petrel was lying second, going well, the green jacket and red cap clear of the other four.

Giles Abney was not in an enviable frame of mind. He knew what these races were. He was aware, when he saw Jack Fowey take Whirlwind to the front, that the pace was bad, it would not suit the horse. Still his hopes rose as he saw the colours well in front coming up the hill.

Before the horses left the paddock he had looked over Petrel and saw he was very fit. He at once concluded that Petrel had come on and Whirlwind gone off a trifle since the Derby. It might make all the difference, although his colt ought to have a good deal in hand.

The success of a hot favourite at Ascot, especially a Derby winner, is hailed with shouts of delight, and so it was in Whirlwind's case, as Jack Fowey let him stride along in taking style.

Petrel was ridden by Holford, a reliable jockey with a fair reputation and a good average in the winning list. There were many people who followed Holford on account of his proportion of winners.

Holford had one fault, he was inclined to wait too long—not make sufficient use of his mount. As luck would have it his tactics on this occasion were useful. No other horse but Petrel could have set a decent pace, and as Holford refused to go to the front Jack Fowey had taken the lead.

Holford was obstinate; people might grumble at his tactics, but he stuck to his opinion that more races are lost by running a horse out than by waiting. Probably he was wrong; but in this instance

the reverse proved the case, and he was very self-satisfied.

He quickly discovered Petrel was gaining on the favourite, also that the colt was full of running.

"He'll catch him, I believe," thought Holford, who had left the paddock with very little hope of beating such a smasher as Whirlwind.

Petrel got within a couple of lengths of Whirlwind, and as they were nearing the post Jack Fowey, wishing to throw no chance away, called upon his mount. To his dismay, Whirlwind shut up in the most extraordinary manner—he positively refused to gallop.

Holford saw this and made his effort on Petrel; before Fowey had persuaded the favourite to go on again the green jacket was alongside him.

Consternation was visible on every face, and how the ring roared for Petrel.

That cry, often heard at Ascot, "the favourite's beat," went up in great shouts.

Harry's feelings can be better imagined than described. Just as Whirlwind seemed certain to win, Petrel dashed up level and snatched the victory from him.

A Great Surprise

Holford rode his best. He had bided his time, saved his mount, and the result was a terrible facer to plungers. Petrel went on, and the green jacket lowered the orange colours of the favourite by over a length.

CHAPTER XIX

BOLTED

THE first day's racing proved disastrous to Harry Eversley, he lost close upon six thousand pounds. He was eager to pull Whirlwind out again on the following day for the Ascot Derby, but his trainer persuaded him it would not be worth while tackling Ludwig after a defeat by Petrel, and Harry was forced to give in.

"He must run in the Hardwicke Stakes on Friday," said Harry. "It is worth considerably over two thousand pounds and there is nothing much to beat."

"No more was there yesterday," said Giles, "but he got done."

"The pace was bad. Jack Fowey thinks Petrel's win was a fluke."

"I don't," said Giles. "Petrel has come on since the Derby, and the race was run to suit him."

"He is not in the Hardwicke Stakes," said Harry.

"But Juggler is, and he was second in the Guineas."

"He's safe to beat Juggler," was Harry's comment.

Ludwig won the Ascot Derby in a walk, and as Harry backed him, and also the winner of the Hunt Cup, he recouped some of his losses.

Greg was glad Whirlwind did not run in the Ascot Derby, and was sorry to hear Harry had decided to pull him out again on Friday. He told Hatty it would be far better if he acted on his trainer's advice, and scratched the horse.

"I wish you could persuade him to do so," said Greg.

"I will try," she answered. She would not have made the attempt, only Harry had been more attentive to her at Ascot. She had an opportunity soon after their arrival on the course. Harry came into the box, and Greg induced Sir William to go out with him, leaving them alone.

"I hope you have had a fair week," said Hatty.

"Some of my losses on the opening day have come

back," he said, "but not all. I hope to have a good win to-day."

"On Whirlwind?"

"Yes."

"Then you have made up your mind to run him again?"

"Of course, he ought to win."

"What does Abney say?"

"He's an old croaker," said Harry.

"Why?"

"He wishes me to scratch him. The fact of the matter is he has set his heart on winning the St. Leger—a far more difficult task than that set him to-day."

"If you consulted a physician, and he recommended you to do certain things, would you follow his advice?" she asked.

"Probably I should," he answered laughing.

"Then why not follow Abney's advice, he stands in the same position as regards Whirlwind."

"Hardly," said Harry smiling, "because there is nothing the matter with the horse."

"I don't think I would run him, Harry," she said kindly.

He protested; it would be ridiculous not to start him. He was on the course ready to run, and the stake was worth winning.

She saw it was useless to press the matter further when Harry said, "Why are you so anxious he should not run?"

She coloured slightly as she said, "Because I do not wish to see him beaten again."

"He will not be beaten," said Harry testily. "I believe Mr. Flint asked you to mention this to me."

She was silent, she would not tell an untruth.

"Did he?" asked Harry.

"Yes."

"Then it is to please him you asked me not to run Whirlwind," he said with a frown.

"Not at all. I am sure he only has your interests at heart," she answered quickly.

"And his own," said Harry bitterly.

"You misjudge him. He is your friend, I am sure of it," she said.

"He is more your friend than mine," said Harry sarcastically.

"You wrong him—you have always wronged him

with your suspicions," said Hatty. No matter what the consequences she would not desert Greg.

"I know more about him than you imagine."

"But nothing to his discredit," she said, and he acknowledged it.

"Why did he not put the question himself?" said Harry.

"Because I think he fancies I have some influence with you. He is mistaken."

"He must have an object in view, or he would not be so anxious for Whirlwind not to run," said Harry.

When Greg returned with Sir William, Harry quickly left the box. Hatty shook her head to indicate she had failed. She did not wish to speak before her father.

Four runners only appeared on the board for the rich Hardwicke Stakes, and of this number Whirlwind and Juggler were considered the best. Owing to Whirlwind's defeat in the Prince of Wales's Stakes there was a disposition to field against him, and even money was offered. This did not tempt backers, and five to four was called against Whirlwind. Juggler had beaten Petrel in the Guineas,

Petrel had beaten Whirlwind, therefore Juggler ought to have a good chance of doing so. This was the argument, and it was fairly sound, always providing that Whirlwind was not quite so good as on Derby day.

The price tempted Harry. Despite the defeat of his colt on Tuesday he was surprised at the shade of odds offered.

He took five thousand to four thousand in a bet, and this steadied the market; even money was the best offer. Again Harry put a thousand level on. Had Giles Abney heard what he was doing he would have remonstrated, for Whirlwind was in a very bad humour. No sooner did Jack Fowey come near to mount him than he commenced to play tricks. He laid back his ears, kicked viciously, and showed the whites of his eyes.

"You'll not have a pleasant ride to-day, Jack," said the trainer.

The jockey was anxious to wipe out Tuesday's defeat, and Whirlwind's display of temper was annoying.

When he mounted the colt reared, and plunged, and showed a decided disinclination to leaving the

paddock. He sweated freely, and looked in anything but good condition.

"He's not forgotten his defeat on Tuesday," said one backer. "I shan't stand him. I'll have a bit on Juggler," and many more followed his example.

Ten minutes before the race Harry again heard five to four offered against his horse; it was annoying after accepting evens. He put more money on, but could not stem the tide of opposition. He rushed off to the paddock but found Whirlwind had gone out.

"Is anything the matter?" he asked Giles breathlessly.

"He's in a deuced bad temper, and he sweats freely."

"But he's all right?" asked Harry anxiously.

"As regards his health, yes. I hope you haven't put a lot of money on him."

"That's just what I have done."

Giles looked grave. He liked Lieutenant Eversley, although Harry tantalised him at times.

"I wish you had consulted me first," said Giles.

"What does Jack think?"

"He doesn't half like it, but he's anxious to atone for Tuesday's defeat."

"So am I."

"Well, we must hope for the best; but I wish Whirlwind was at home in his box," said Giles.

"That's a consoling reflection for me to dwell upon," said Harry.

In order to see the race he made the best of his way to the regimental coach, reaching it just as the horses got off.

"We're all on your fellow again," said the Colonel. "I hope he'll pull us through this time."

"Not much doubt about it," said Harry, who did not feel over confident.

It was an extraordinary race. By some unaccountable means Tabar fell, and only three were left in. The pace was muddling, and again Jack Fowey was forced to take Whirlwind to the front. They were approaching the straight, where the sky-blue jacket of Juggler's jockey was plainly seen. But where was the orange and black cap? In vain they looked for it, and exclamations of surprise and dismay escaped them.

"Where the deuce has Whirlwind got to?" said one.

Harry looked in vain. No sign of his colours did he see.

Hatty gave an exclamation of surprise, and Greg, whose attention was elsewhere for the moment, asked the cause.

"I cannot see Whirlwind, he has disappeared," she said.

Greg was puzzled; he looked through his glasses and soon saw what had happened.

"Whirlwind has bolted out of the course," he said.

Hatty gave a sharp cry of dismay, she knew how much this would mean to Harry.

"He is coming up the straight now, but he has no chance," said Greg.

It was quite correct. Whirlwind bolted before Jack Fowey could stop him. When he again had him under control, Juggler and Blue Boy were a long way up the course.

Juggler came in four lengths ahead of Blue Boy, and Whirlwind cantered in many lengths behind the pair. The race was a fiasco; the Derby winner

had disgraced himself, and lost Harry Eversley a lot of money.

There was no help for it, and he tried to put the best face on the matter; but he felt bitterly disappointed, all the more so when he reflected that he might have taken Hatty's advice—given at the instance of Mr. Flint—never.

Hatty was silent as they went home. She was sorry for Harry, very sorry. She felt sure he was in difficulties and wished she could help him. Her glance fell upon Greg who was at the other end of the railway carriage. He would help Harry if she asked him; she was sure of it. But Harry said he was a money-lender, and if so, it would be the worst thing she could do. He was not a money-lender; she refused to believe it. If Harry needed help she would not hesitate to appeal to Mr. Flint.

Harry Eversley had a "black Ascot". He was not the first young man by many who had contemplated the Monday after Ascot with feelings akin to despair. He faced the situation bravely; it was awkward, but not unsurmountable. Money was scarce, but he had property and investments, and it

was only a question of time before he could realise, if it became necessary. Then there was Mr. Flint, that apparently inexhaustible source from which thousands of pounds could be drawn at will, merely for the asking, and a simple signature. Twice had he received ten thousand pounds from him without any trouble, and it seemed an easy matter to go to him again. He smiled ruefully as he thought he was a good customer to Mr. Flint.

Having decided that an application to Mr. Flint was the only way out of the difficulty, he became more contented. He called to see Hatty, and was so cheerful that she imagined he must have won money on other races. He took Whirlwind's two defeats calmly, and talked hopefully about the colt's prospects for the St. Leger.

Sir William gave it as his opinion that if Harry Eversley did not give up Whirlwind the colt would be the ruin of him, and in this opinion Niel Crouch acquiesced. Crouch was pleased he had not gone to Ascot, he said it had saved him money as he might have backed Whirlwind.

"If you had made as heavy investments as you did over the Derby you would have had a

serious loss," said Hatty, and Crouch made no reply.

Greg waited for Harry Eversley to call upon him. He knew he would come, and was prepared again to help him.

CHAPTER XX

SIR WILLIAM A BORROWER

"WELL, what is it this time?" asked Greg, taking the initiative, as Harry entered his room.

This was unexpected. Harry thought Mr. Flint was showing his hand, his tone was abrupt.

"Perhaps you expected me?" said Harry.

"I did. Take a seat."

"And you know why I am here?"

"Yes, for more money."

"Can I have it?"

"Certainly—how much?"

"Same as last time."

"That will bring the amount up to thirty thousand pounds—it is a tidy sum."

"Are you afraid of the security?"

"Oh dear no, I trust you."

"Very kind of you," said Harry.

"Not at all, it's business."

"Then we may as well get it over."

"Certainly," said Greg, and the usual forms were gone through.

"Why don't you call and see me?" asked Greg.

Harry felt mean; he only came when he wanted money.

"I have not much spare time, we have been worked pretty hard lately—regimental duties, and so on," he said, by way of excuse. Greg smiled; the officers of the Guards, he thought, had very good times; he knew what hard work meant.

"Why did you ask Miss Ardmore to speak to me about running Whirlwind yesterday?" asked Harry.

"She told you?"

"Yes, I asked her."

"I thought she might influence you, and that you would strike him out at her request."

"But why?"

"Because I felt sure he would not win, he did not look fit; he was a long way behind his Derby form."

"I suppose you backed Juggler?"

"For a small amount."

"You appear to have a good idea when Whirlwind will win."

"If you followed your trainer's advice, you would know when he was fit to win."

"I prefer to manage my horses myself."

"Apparently with disastrous results," said Greg.

"I did not come here to be lectured," said Harry.

"You will start him in the St. Leger?"

"I don't know; I am sick of the whole business, he is so uncertain."

"Run him at Doncaster; a careful preparation during the interval will do him a world of good."

"I presume you wish to back him for the Leger?"

"I shall certainly do so if he runs."

Harry looked at Greg doubtfully, he did not understand him. With any other man he would have had a suspicion that all was not right; it seemed strange that Mr. Flint should always be on Whirlwind when he won. He did not prolong the interview, and on Monday he settled, the bulk of the money changing hands.

Greg was becoming uneasy; he had seen two or three Australians in London who knew him. So far he had succeeded in avoiding them, but it could not last. He debated as to whether he should tell Hatty Ardmore who he was. Of late Sir William had talked about Mr. Thornton, the owner of

"Greg's Luck"; but so far he was convinced Hatty's father had no idea he was the man.

The Monday after Ascot he received a call from Sir William, who was, as usual, brimful of some new project.

"You were wrong in not buying World Finance Shares," said Sir William. "You have seen the rise in the market?"

"Will it last?" asked Greg.

"I hope so. I see no reason why it should not."

"Shares are sometimes forced up," said Greg.

Sir William winced; this was a straight hit, but he was not inclined to resent it.

Greg quickly discovered the object of Sir William's visit. In a pompous manner he explained that he wanted ready money, talking lightly about his securities and the prospects of making a haul.

"It is only a question of a few thousands," said Sir William, in a lordly way. "Ten thousand pounds now would help me to make a fortune in a few months."

"May I ask how?" said Greg.

"You are entitled to ask, as I come to you for help, but unfortunately everything depends upon

secrecy, and I am not at liberty to divulge. You can trust me, I presume?"

Greg nodded, but knew his visitor must be in a fix or he would not have resorted to such a subterfuge. Ten thousand pounds—the same amount he had advanced Lieutenant Eversley on three occasions, probably it was a coincidence. It was a convenient sum to name, not too large, or too small.

"Your reputation and credit stand high," said Greg.

"I flatter myself it is so, and not without reason."

"You wish me to advance you ten thousand pounds?"

"Yes."

"Upon what security?"

"My note of hand," said Sir William coolly.

Greg felt inclined to laugh; he doubted whether Sir William's signature was worth much.

"I am not such a wealthy man as your friend Niel Crouch," he said.

"I prefer not to ask him," said Sir William.

"Why do you ask me?"

"Because I have not the slightest doubt you will oblige me?"

"And Mr. Crouch, will he not do so?"

"I do not care to risk a grudging reply from him," said Sir William.

"I can lend you the amount, it will not inconvenience me," said Greg; "but I must have a little time to think it over, to make the necessary arrangements."

"Naturally," said Sir William cheerfully. "In a week will suit me."

"You shall have my answer within that time," said Greg.

Sir William was relieved. He had no doubt about getting the money, and he wanted it badly. Things had gone wrong with him lately. He was face to face with peril, risk, although as cheerful, confident as ever, to outward appearances. The World Finance Company was tottering to its fall, although he had made a desperate attempt to put up the shares. Some one on 'Change was working against him, knew the true state of affairs; he was convinced of this, but could not hit upon the man, or men. He wondered how the knowledge spread; no one really knew, so he thought. Ten thousand pounds was as a drop in the ocean to what he would require if the crash came; but invested with caution

it might stop the gap and give him a chance. His position, as a reputed king of finance, ought to be worth something. The public, the small investors, had unbounded faith in him, but he knew they would be as ravening wolves if he failed. There was no mercy for the man who squandered the money of small investors in reckless speculations. It might come to a prosecution, and he dare not think of what would be the result.

In his way he was fond of Hatty; he admired and was proud of her, but thought she ought to make some sacrifice to save his name.

It showed the tight place he was in when he seriously thought of telling her how he stood, and appealing to her generosity to help him by marrying a wealthy man. Had Harry Eversley stuck to his money and not gambled it away, he would have been willing for Hatty to marry him. It was not his fault that such was the case.

Hatty knew her father well, his moods and fancies; she studied him, and was not long in discovering there was something wrong.

Several times he had been on the brink of confessing to her, and she noticed he was inclined to confide in her. She gave him every opportunity;

if there was anything to know she had no desire to be kept in the dark.

Niel Crouch had dropped hints that she could not mistake; he roused her out of her ordinary routine life, opened her eyes to some extent as to what was going on. She had no conception things were as bad as they were, but she was anxious.

At last Sir William spoke. He did not tell her everything, he shrank from hinting at the mere possibility of a prosecution. He massed figures together which confused her by their magnitude; he tried to convince her that if he had money to tide over the crisis all would be well, and he would be a rich man again.

"I had no idea of this," she said. "You ought to have told me before, then I could have retrenched."

He laughed as he said:—

"You retrench, Hatty! All you could save would be a mere trifle. I deal in hundreds of thousands of pounds."

"I am glad you have told me. I shall be prepared to face the crash if it comes."

"But it must not come," said Sir William eagerly.

"I sincerely hope it will not," she answered.

He wished to ask her to help him. Crouch and Flint were rich men; if she married one of them, all might be well. He would make it a condition that they secured his position. It was a delicate matter. She knew what he wanted, but so far had declined to do as he wished. If Crouch was an abomination to her, what about Greg Flint? She seemed to like him.

"Niel Crouch is a millionaire," he said. "He is quite ready to marry you; that would settle the difficulty."

"I shall not marry Mr. Crouch," she said firmly. "I have told you so before."

"But he is devoted to you," remonstrated her father.

"And to himself," she answered.

"You have another wealthy admirer," he said.

She was slightly confused. He alluded to Mr. Flint. He noticed it and went on.

"If Crouch is out of the question, what about Mr. Flint? He is quite a different sort of man."

"He is," said Hatty quietly. She had recovered herself.

"And he has a lot of money."

"Probably."

"You must see he is anxious to stand well with you."

"I think he is."

"Have you any objections to Mr. Flint as a probable husband?" asked Sir William.

Hatty smiled as she replied:—

"He will not ask me to marry him."

"He would if you gave him half a chance," he said, as his hopes rose.

"You are mistaken. We are very good friends, but marriage is out of the question."

"Why?"

"I hardly know, but it is."

"You are unreasonable. You cannot remain single for ever, and if you like Mr. Flint, I am quite sure he would make a good husband."

"He would make any woman a good husband," she said.

"Supposing he asked you?" said Sir William.

Hatty made no reply, and he asked the question again.

"I hardly know what I should say; but he will not ask me."

"You appear very certain about it."

"I am."

"Then I am not. I am sure nothing would give him more satisfaction than to propose to you and be accepted."

He did not press the matter further, but he fully intended giving Mr. Flint a hint when he went for the money.

Hatty was troubled by her father's confession. She would have liked to help him, but it was impossible in the way he wished. She could not marry a man, even if she loved him, if she knew her father would make it an excuse to apply for financial assistance. It would be degrading. Mr. Flint, she was confident, knew she loved Harry Eversley. Perhaps it was unfortunate for her piece of mind that it was so, for he did not return her affection in the way she desired. If she had not loved him she might have accepted Greg Flint. Next to Harry she preferred him to any one. She would be very much mistaken in Mr. Flint if he asked her to marry him knowing she loved Harry.

She wished Harry was with her, and that she could confide in him. He ought to be by her side to help her, for she felt trouble was upon her, and not far distant. Unfortunately, he seemed to avoid her, and, what was worse still, he was unreasonably

jealous of Mr. Flint. She had given him no cause, nor had he. It was a case of pure friendship between them, and Mr. Flint was twenty years her senior; it was absurd. It made her angry to think of it.

At the same time she was uneasy, for she knew her heart beat faster with anticipation when Mr. Flint's name was announced.

CHAPTER XXI

SERIOUS DIFFERENCES

HARRY EVERSLEY and Hatty Ardmore drifted farther apart, and he was seldom seen at Branscombe House. His debts increased—it was surprising how they accumulated—and some of his creditors were clamouring for money. He put them off with excuses, was irritated because they declined to accept them. He mortgaged one of his estates, against his bank manager's advice; but money he must have, and he had no desire to go to Greg for more. At Goodwood he again lost heavily, his luck was out. He wished to run Whirlwind there, but Giles Abney said it would only be courting disaster.

"Save him for the St. Leger," was the trainer's advice. "It is just the race for him, and by September he will be as fit as he was in the Derby. I have eased him up, but he is in strong work now, and I have not much fear as to the result."

Harry had changed. His temper was none too good, and he hinted at things which would have been better left unmentioned.

"I have never given you cause to doubt my word," said the trainer, hurt at his insinuations; "and as for Mr. Flint, he is as honest and straightforward as any man I ever met. You say it is very strange that he only backs Whirlwind when he wins. I do not think so. Had you taken my advice, as he did, you would not have lost at Ascot. If you are dissatified, you had better remove your horses. I shall be sorry to lose Whirlwind, after the trouble I have taken with him; but I would rather do so than think you suspected me of underhand work."

"I do not suspect you," said Harry. "You are too touchy."

"A man cannot be too particular where his honour is concerned," said the trainer.

"I have no desire to remove my horses," said Harry.

"Very good," replied Abney. "I will continue to train them and do my best for you."

This conversation took place at Newmarket, and

had Harry not been prejudiced against Whirlwind he would have seen the horse had done well since Ascot. The colt had a fine polish on him, was a picture of health, and pleased the bulk of the touts.

It seemed likely to be a most interesting St. Leger, for the best horses in it had met before, and Ludwig, Petrel, Juggler and Whirlwind were all winners, and in the opinion of some good judges it was a fairly open question which was the best of the four. As these horses were pretty much on a level there was a chance for a good outsider, and the bookmakers offered liberal prices.

Ludwig was favourite, although he lost the Derby. Whirlwind's performances at Ascot caused him to be regarded with more favour than Harry's horse—he was more reliable.

Harry's neglect of Hatty left the field clear for others, and Niel Crouch again pressed his suit, this time confidently. He was refused, as before, but did not take his rebuff quietly.

He gave Hatty to understand that Sir William was in danger, not only of losing everything, but also of the law.

This startled her. She indignantly repudiated it.

Crouch smiled confidently as he said :—

"Ask him yourself, if you refuse to believe me."

"Even if it were so, I would not marry you to save him," she said.

"We shall see," he answered. "My offer is still open."

"To buy me?" she said.

"No ; I love you ; and when a man loves as I do, he tries his best to win."

"You do not know what love is," she said.

"I do, you are mistaken. I have discovered it since I knew you."

She positively hated him for this. Why did not Harry come and protect her from such outrages?

It was over three weeks since he had seen her and she was depressed. At last he called, but gave no explanation of his absence. She was too proud to tell him her troubles, so nothing of importance passed between them.

Greg was a frequent visitor, and soon found out

that they had not come to a good understanding. This troubled him. His love for Hatty increased every time he saw her, and it bid fair to overwhelm him, carry him beyond the boundary he had determined not to cross. Hatty was thankful for his sympathy. She felt he grasped the situation as regards Harry and herself, but the subject was too delicate to mention. She wondered if he knew how her father stood; and one day, when he called, she determined to ask him certain questions. Greg had often told her of his mining experiences, and she surmised from this he must have a sound knowledge of speculations, companies, the ups and downs of the Stock Market.

He admired the way in which she consulted him, was glad she confided in him—it fanned his passion for her to a white heat; he fancied he had only to ask and Harry Eversley would not stand much chance against him. Still he held back, put the curb on; but it was galling, hurt him.

"I know your father has not been successful of late," he said, "but he may recover himself; he has a wonderful knowledge of his business, he can hardly fail to pull through."

This comforted her somewhat, but there was more she wished to find out.

She hinted at Crouch's declaration that Sir William might find himself within the clutches of the law.

Greg was angry; he knew where this had come from, although she did not name the source. He was still more irritated to think there might be some truth in it. He had found out all about the World Finance Company; it was over-capitalised; many of the securities held by it were almost worthless. More than that, Sir William must have known they were worthless for a long time, even when more capital was called up.

He wished he could help her, but knew if he mentioned money matters, and his desire to assist her father, she would refuse to accept an offer made on her account.

"I do not think you have any cause for uneasiness," he said, "and it was a paltry, mean act to rouse your suspicions."

She thought how he would have shielded her from it; she no longer hesitated to acknowledge that he loved her, and she was proud to have won it from

him. It made her, however, more reserved in her confidence, for she felt he would sacrifice much to help her.

Niel Crouch sometimes met Harry Eversley, and although there was anything but friendship between them, he thought he might put a spoke in Mr. Flint's wheel by fanning Harry's suspicions against him in regard to Hatty. This he did at the first opportunity, explaining that he had heard that it was only a question of time before Miss Ardmore and Mr. Flint were engaged.

Harry laughed it off, but was uneasy about it, nevertheless. Mr. Flint must know he was as good as engaged to Hatty. He thought he saw the reason for his lending him money—it was no doubt with the intention of buying him off so that he could make sure of Hatty. Labouring under this false impression he called upon Hatty, and this time the quarrel was serious. She considered he insulted her by his direct accusation of encouraging Mr. Flint's attentions. When they parted she told him that all was over between them; he did not love her, or he would not say such cruel things. Harry retorted that he was not to blame, that he could not remain a

passive spectator of her evident preference for Mr. Flint's society.

"He is a rich man, and I suppose that counts for everything in these days," he said as he left.

Hatty was not given to tears, but when Harry was gone she felt lonely, and the drops stood for a moment in her eyes and then rolled down her cheeks. She brushed them quickly away, but her heart was full, for she still loved Harry with all his faults and failings.

She called herself to account. Why did she still love a man who had evidently no love for her? This was the point. She had not persuaded herself that Harry had lost all love for her; on the contrary, it consoled her to think he probably felt as miserable as herself.

She was not far wrong. Harry Eversley was in no enviable frame of mind when he left Branscombe House, his heart filled with anger against her. He would have nothing more to say to her, he did not love her. She had not been true to him, her encouragement of Mr. Flint was abominable. No fellow could stand it, and as for Flint, his conduct was subtle, despicable.

He raged and stormed against them both, and encountering Colonel Roper in this mood, his commanding officer wondered what had changed him so of late.

"What's wrong, my boy?" he asked kindly.

"Everything," growled Harry.

"Then you have the satisfaction of knowing matters cannot be any worse; you have reached the limit," said the colonel.

"There's no limit to a woman's deceit," said Harry.

"Then it's a woman, not money," said the colonel.

"It's both."

"That's bad, and I am afraid I cannot help you. Is it Miss Ardmore?"

Harry was fond of Colonel Roper, and never resented any questions put by him. He knew he meant well by him.

"Yes, it's Miss Ardmore," said Harry.

"I always admired her," said Colonel Roper.

"She seems to have plenty of wealthy admirers," said Harry.

"That cannot possibly refer to me. I never had much command of money; men are more in my

line," said the colonel. "So you have been routed by the dollars, is that so?"

"I have just left Miss Ardmore. We have agreed to see very little of each other in future."

"Absence ——" commenced the colonel.

"That's all rubbish," snapped Harry. "Women have no hearts."

"My dear fellow, how on earth did you find that out?"

"It is not very difficult."

"Well, it's not my experience. I am a bachelor, not likely to get married, but I assure you I have seen a good deal of the self-sacrifice of women. Some of them have bigger hearts than is good for their peace of mind. I shouldn't at all wonder if Miss Ardmore is miserable—crying her eyes out because there has been a split between you," said the colonel.

Harry laughed harshly as he replied, "Money soon dries tears, but I do not imagine she will shed many over our separation."

"Will you take a bit of advice?" asked Colonel Roper. "I know how you resent advice, it acts upon you like medicine—you reject it. Don't give

up the girl if you are fond of her, you may regret it when it is too late. Personally I prefer my officers to remain single, but if your happiness depends upon Miss Ardmore, have a try and patch things up."

"We have gone too far, a patch would not hold."

"Then try something firmer, make an attempt to cement things," said Colonel Roper with a smile.

CHAPTER XXII

EXPLANATIONS

THE weeks went by and the St. Leger was close at hand. Harry Eversley was in the Midlands, partridge shooting, and had no intention of coming to London before Doncaster. He had not taken Colonel Roper's advice, and no attempt had been made to "patch up," or "cement" the breach between himself and Hatty. He tried in vain to persuade himself he no longer loved her, that he could forget her, but all to no purpose. He was constantly thinking of her, and when he heard she was frequently seen with Mr. Flint it did not improve his temper. He had only seen Greg twice since he received his third loan, but he had the manliness to write and tell him Whirlwind was a sure starter for the St. Leger, if all went well with him.

Greg briefly thanked him, said he intended backing the horse, and hoped he would win.

As in the Derby so in the St. Leger. Money poured into the market for Whirlwind, and he soon came to almost as short a price as Ludwig. This set people talking again. It was strange how Lieutenant Eversley's horse was backed after his defeats. Somebody must know something; there must be good reasons for it.

Sir William received the ten thousand pounds from Greg, and at the same time gave him to understand that he had noticed his attentions to Hatty, and that he did not disapprove of them. This did not influence Greg; he merely smiled at Sir William, and said he had no intention of asking his daughter to marry him.

"She is much younger than I am, and I am not good enough for her. She ought to marry some one with a little more polish on," he said.

Sir William demurred to this. He was quite sure Hatty liked him and therefore there was no obstacle in the way.

Greg despised the father and loved the daughter. He wondered how he came to be blessed with such a treasure. There was no change in his manner to Hatty after this. He drew from her the facts of her estrangement from Harry Eversley, and saw

that she still loved him; upon this he decided to bring them together again if possible.

He invited Sir William and Hatty to Doncaster to see the St. Leger. The former accepted, but, much to her father's annoyance, Hatty refused to go. She gave no reason beyond the fact that she had no desire to see the race, or put up with the inconvenience of a journey into Yorkshire.

The money Sir William borrowed from Greg was gone, and he knew the crisis was at hand; there was no hope of staving it off. Even if Hatty married Niel Crouch, or Greg Flint, he doubted if they could pull him through. He might escape the legal consequences of his acts if he had clever men to defend him, but he did not conceal from himself that it would be touch and go even then. It was all a matter of luck. Some men escaped the consequences of their misdeeds, others suffered for them. A trip to Doncaster would be a relaxation, and he accompanied Greg when he went North.

They arrived at Doncaster, where Greg had rooms, on the Monday, and found the old town full of visitors.

Leaving Sir William to enjoy a cigar after dinner, Greg went to the stables near the course where

Whirlwind was boxed. Giles Abney was expecting him, and showed him the horse.

Greg was much pleased with him, thought the colt looked quite as well as he did before the Derby.

"He's better," said Giles.

"Then he will win?"

"I am very confident about it," said Giles.

"Do you know if Mr. Eversley has backed him?" asked Greg.

"I believe so; he said he should back him to win about ten thousand."

Greg smiled as he thought Harry seemed fond of that amount.

They talked together until ten o'clock when Greg went back to his rooms and found Sir William had gone out. He waited for him and saw he was much agitated; he asked the cause.

"I have just made a discovery," said Sir William, "and it has upset me a great deal."

"Can I help you?"

"No, not at present at all events," said Sir William, not wishing to throw a chance away. "Niel Crouch has played me a shabby trick."

Greg was not surprised, and waited to hear more.

"It is Niel Crouch who has been acting against

me in the matter of the World Finance Company."

"You mean he has found the money to fight the battle against you," said Greg.

"Yes, I call it a mean action, after enjoying my hospitality."

"It is a despicable trick. Do you know why he has done it?"

"I can guess," said Sir William.

"To force Miss Ardmore to accept him in order to save you; but she shall not do it."

"She shall not," said Sir William, recovering his composure now he found a friend at hand.

"He may call during your absence and frighten her with his threats," said Greg.

"You don't know her; he will not frighten her. She is more likely to order him out of the house."

"You had better telegraph to her in the morning and put her on her guard, then she will be ready for him," said Greg.

"I will do so."

"How did you find out about this matter?" asked Greg.

"I met a friend, a stockbroker, who told me, and

gave me his authority for the statement; it is indisputable."

"You will tax Crouch with it?"

"Most decidedly."

"He will be vindictive," said Greg. "Sir William, may I ask you a question without offending you, it is personal?"

"Go on," said Sir William.

"If the World Finance Company goes, do you fear a prosecution?" asked Greg.

"There will probably be an inquiry."

"I do not mean that. You are sufficiently acquainted with the law to answer my question if you care to do so."

"I hardly know how to answer it," said Sir William.

"You mean the necessity has not arisen."

"That may be my reason."

"But if I am in possession of the facts beforehand, I may be the better able to help you."

"Will you help me?" asked Sir William eagerly.

"Most assuredly I will—if I can."

"Then I will be candid with you, for I believe you are my friend. If the whole business connected with the company is brought to light, the directors

will have to face a prosecution. I am the chief offender, I suppose, and my position will be worse than the others. If we are convicted of fraud there will be heavy sentences, but I do not think it will go as far as that. I had no intention of defrauding any one when I started the concern, nor have I now."

"It would be a terrible blow to Miss Ardmore if anything happened to you," said Greg. Sir William acknowledged this; he dreaded it more than anything.

"Is there any way out of it?" asked Greg.

"Only one, but it will cost too much money."

Sir William explained that if certain large sums of money that had been withdrawn from the World Finance Company were replaced to the company's credit there could be no hint of fraud. Mismanagement there might be, but no illegal tampering with the shareholder's money.

"And how much, roughly speaking, would be required?" asked Greg.

"About three hundred thousand pounds," said Sir William. This was a staggerer for Greg. It was an enormous sum. "And," went on Sir William, "there would be no chance of recovering it; so you

see there is not much likelihood of borrowing that amount."

"You mean the money replaced in your company would all go to satisfy the shareholders."

"Yes."

Greg could find the money, double the amount if necessary, and still have a fortune, but he knew he would be considered little less than a madman if he did it to save Sir William from the consequences of his folly. He would do more than this, much more, to save Hatty from any disgrace. He knew how she would suffer if her father was sentenced to imprisonment. He thanked Sir William for his confidence and hoped matters would not come to a crisis.

Next morning he felt depressed, but at the races quickly forgot Sir William and his troubles for the time being. He tried to think things would come right, and that even if the company failed there might be no prosecution.

There was a lot of wagering on the course over the St. Leger. Whirlwind had done a good gallop that morning on the moor, and his style of going had pleased the Yorkshireman. Ludwig was given a canter, Petrel was out, but Juggler was not to be seen.

Explanations

Harry Eversley was present with some friends he had been shooting with. He spoke to Greg and Sir William, but there was no cordiality in their meeting.

"Conceited young puppy," said Sir William. "What right has he to give himself airs? He'll be in the bankruptcy court before long if he is not careful."

"Not quite so bad as that is it?" asked Greg smiling.

"He had an immense fortune left him when his father died," said Sir William, "but he has squandered it all, or the bulk of it."

"Did you know his father?" asked Greg carelessly.

"Yes, not a bad sort of man at all."

"And his mother?"

"Oh, yes, I knew her, a very pretty woman. They were not well matched. An early love affair, I believe, stood in the way, and she regretted she had not married the other one," said Sir William.

"I was the other one," thought Greg. "I wonder if it is true that she did regret not marrying me."

"I have never heard Mr. Eversley speak of his mother," said Greg.

"No, it is rather a sore point with him. I believe he was fond of his mother, and that he frequently quarrelled with his father about the way in which he treated her."

"So he was fond of her," said Greg, half to himself.

"Naturally. Most children prefer the mother to the father when it comes to choosing. Seems to me quite natural."

"Has he ever spoken of her to you?" asked Greg.

"His mother?"

"Yes."

"Well, no, I can't say he has. My information comes from Hatty. They were confidential once upon a time, but that is all over and I am not sorry."

"But she loves him," said Greg.

"What!" exclaimed Sir William.

"Your daughter loves Mr. Eversley."

"She may have thought so some time ago, but it did not last. There is nothing between them now. She told me as much."

"I think you are mistaken," said Greg. "My impression is that there is some misunderstanding

which can be removed, and I intend to do it if possible."

"You!" exclaimed Sir William in astonishment.

"Yes, why not?" asked Greg with a smile.

CHAPTER XXIII

THE 'LEGER DAY

AN immense throng gathered on the Town Moor to see the St. Leger—the famous race of the Yorkshiremen. Derby crowds differ from St. Leger crowds. At Doncaster there is a more business-like air; the horses take the first place in public estimation.

Harry Eversley was not quite satisfied about Whirlwind. He backed his colt to win a little more than the sum mentioned by his trainer, but he was not confident. The horse looked well. As the candidates for the St. Leger paraded in the paddock, the best judges decided that Lieutenant Eversley's horse was the fittest of the lot.

Whirlwind was in a different mood to what he was at Ascot. He moved about placidly, and Jack Fowey regarded him with satisfaction.

"It's going to be a good race," he said to the trainer, "and I fancy he will win."

"Comfortably," said Giles.

"I don't know so much about that, but I think he'll take the measure of Ludwig again," answered the jockey.

There was very little to choose in the betting between the old opponents Ludwig and Whirlwind; the local people evidently preferred Harry's horse. It was some time since a Yorkshire-trained candidate had won the St. Leger, and several people were not without hope that May Queen would do the trick. She was a well-bred good-looking mare, and had finished a thorough, old-fashioned preparation at Middelham. Her price was a hundred to eight freely accepted, and the stable jockey, Lynn, was to ride. He was popular in the North, and had been on the back of more than one good winner during the year.

Greg looked at the mare for some time, and liked her. As he was eyeing her over, a familiar voice sounded in his ears.

"Here you are at last; I have hunted all over London for you during the past week. Where have you been in hiding? No one seemed to know whether you were in town or not."

Greg turned sharply round and saw Joel May, the skipper of the *Aramoota*. He was glad Sir William was not near; he must explain at once. He greeted Joel heartily, was delighted to see his old chum. In a few brief words he told him what he had done and that at present he was known as Greg Flint.

"I don't blame you," said Joel. "As Mr. Thornton of 'Greg's Luck' you would have had no peace; but it seems strange you have come across no one who knows you, there are heaps of Australians in London."

"I have avoided them," said Greg smiling. "London is big enough for that. But how did you come here, and why are you in England?"

"I came here by a special from King's Cross anticipating I might see you at Doncaster. I am in London in order to take back a steamer our people have bought. You had better return with me; you are not going to give the old place the go-by, are you?"

Greg looked serious; he had not fully made up his mind what to do yet, it all depended how things turned out.

"Don't mean to say you're going to remain here?" said Joel.

"Why not, it is my native land," said Greg laughing.

"It did not treat you very well in years gone by. I think the colonies did you well; don't throw 'em over. I have seen the new steamer; she's a clipper, and there'll be plenty of room for you on board; we shall not have many passengers."

"I'll think it over," said Greg.

"That's right. Something tells me you'll decide to give me the benefit of your company."

"How's the old *Aramoota?*"

"As brisk as ever—still fond of a roll. I like the old tub," said Joel. "What's going to win the Leger?"

"Whirlwind," said Greg promptly.

"You don't hesitate; is it a good thing?"

"Yes."

"What's the price?"

"Two to one."

"I can spare five and twenty pounds. Shall I put it on?"

"Yes."

"Will you do it for me?"

"With pleasure. I'll do more than that for you, Joel; you can stand in with me, I have got a longer price."

"That's just like you, always ready to do a good turn to a fellow," said Joel.

"Don't forget when I introduce you to any one that I am Mr. Flint," said Greg.

"I'll try and remember, but I won't guarantee it doesn't slip out."

Greg made him acquainted with Sir William, also Giles Abney, but Harry was nowhere to be seen.

It was a surprise to Greg to meet his old friend; it brought back vividly the time when he was on the *Aramoota* before he left for England. Much had happened since then. There was plenty of time to consider Joel's suggestion; his steamer did not leave until the end of October.

"I'll leave you to it," said Joel. "Where are you staying?"

Greg gave him his address in Doncaster, and also the Monarch Hotel in London.

"I am returning to town to-night," said Joel, "so

I'll look you up at the Monarch; swell place is it not?"

"Moderately," said Greg with a laugh, "but I have rooms there; we shall not be disturbed."

"That's a blessing," said Joel.

Harry Eversley and his friends were all on Whirlwind. He determined to sell the horse if he failed him this time.

Ten runners appeared in the parade—a fairly even lot—and Ludwig the favourite led them round. May Queen was cool and collected; she was a likely outsider, and Lynn was hopeful.

"I wonder if you will beat me again," said Duncan Osterley to Harry, who replied that he thought it highly probable.

In the gallop past nothing moved better than Whirlwind and May Queen as they dashed along together. Harry's hopes rose; he wished Hatty was there. A reaction had set in, and as he compared her with other ladies he had met during the past few weeks, he thought he was losing a prize that might be won if he wished. He determined, on his return to town, to see her and try and put matters right.

Hatty thought of him also on the Leger day, and half regretted she had not gone to Doncaster. Her father's telegram had warned her against seeing Niel Crouch, and although she failed to understand its meaning she decided it would be best not to see him. When Crouch called he was informed she was out, and he went away vowing vengeance against her and Sir William.

The horses were at the post, the huge crowd waited impatiently for the start.

There was only a short delay, and when they were fairly going Juggler took up the running. This suited Jack Fowey; he knew the pace would be sound, and that was what he required. Steadying Whirlwind, he lay in sixth place with Ludwig in front of him, also Petrel and May Queen close on his right. A loud murmur greeted the field as they swept past the stands, all going well, no long tail. Juggler got round the bend and increased his lead. May Queen put on a spurt and shot past Whirlwind, Petrel and Ludwig, much to the delight of the Yorkshire folk, who, as usual, were present in great force.

Jack Fowey intended saving Whirlwind for a

great run up the straight; he knew how well he stayed, and had a good turn of speed.

When a mile had been negotiated Harry thought it quite time his colt went up to the leaders, and commenced to grumble at his rearward position.

Greg anticipated Jack's tactics and approved of them, but Joel, who had joined him again, was growing anxious.

"He's a long way behind," he said.

"If you knew as much about the horse as I do you would consider his jockey was riding an excellent race," said Greg.

"Glad to hear it," replied Joel. "As far as I am concerned, I'd like to see him a bit nearer the front lot."

As they entered the straight Juggler was still in the lead, but the white jacket and black cap of May Queen's jockey showed prominently. Already the "tykes" were prepared to shout the mare's name and herald a local victory.

Ludwig kept his place. Bert Acton was determined not to move until Whirlwind came at him; he knew he could rely upon Jack Fowey to make a swift run at the proper time.

"He's coming!" exclaimed Joel excitedly, as he saw the orange jacket move forward on the outside. "What's that in white?"

"Ludwig with the green belt, the other in white is May Queen," said Greg.

"She's going well."

When Jack Fowey came forward on Whirlwind Bert Acton sent Ludwig ahead, and the pair raced together.

The pace had been strong throughout. Juggler had done his best, and only five horses appeared to have a chance.

Nothing could stand against the spurt put on by Ludwig and Whirlwind, except May Queen. Lynn wrested the lead from Juggler, and when the white jacket was seen at the head of affairs there was a terrific shout.

The mare gallantly held her own, and Harry thought—

"Mares generally run well in the St. Leger," and watched Whirlwind anxiously. He recognised now that Jack Fowey was riding a well-judged race. His colt was going well, striding along in grand style, ready to dart forward when called upon.

"He'll win," said Harry excitedly. Ludwig was not yet done with; Jack saw this, also that there was no time to lose. Shaking up Whirlwind the horse responded in the gamest fashion. Acton raised his whip and at once a cry went up.

"Ludwig's done!"

The Guineas winner answered to the call, holding his own for a few strides, then commenced to fall back.

May Queen was still over a length in front, and Jack Fowey was making desperate efforts to overhaul her. She was a regular sticker and so he found. Nearer and nearer crept Whirlwind, but the mare still held him safe.

The excitement was tremendous. Whirlwind was confirming the Derby running with Ludwig; but would he beat the Yorkshire mare? This question was asked by thousands upon thousands, for the white jacket still headed the orange.

There was to be a tremendous finish, every one saw this; it was a toss up at present which would win.

Ludwig had no chance. He might struggle into

third place; he was fighting for a situation with Petrel.

Roar after roar, good old North Country roars, came from the surging crowd. They were level now, neck and neck, each holding on like grim death, no giving way; a grand struggle, magnificent. May Queen was as well and stoutly bred as Whirlwind, there was nothing lacking there; but Jack Fowey had more experience than Lynn, and in such a crisis it was worth much.

Jack carried a whip, which he seldom used, but he drew it now and brought it down sharp on his mount's quarters. Whirlwind bounded forward, headed the mare, his head was in front.

May Queen came again. Lynn rode well; they were level.

What a set too, a race to be remembered when winter's snows covered the ground, and the Doncaster Moor was swept by a biting frosty blast.

What a din. Thousands of lusty lungs expanded, the names of May Queen and Whirlwind rent the air; it was a toss up which would win, and Harry Eversley looked at the struggle, his heart beating fast, his nerves highly strung.

The 'Leger Day

At last! Whirlwind's terrific burst of speed told. He shook off the wonderful mare with a mighty effort, and passed the judge's box half a length ahead. It was Whirlwind's year at Doncaster as it had been at Epsom.

CHAPTER XXIV

A MAN INDEED

HARRY EVERSLEY did not return to London until he concluded his round of visits in Yorkshire. Whirlwind's success in the St. Leger improved his financial condition, but he was still unable to repay Mr. Flint's loan. He did not trouble much about it, knowing that in time all would come right.

Greg called to see Hatty soon after his arrival in town and found her depressed and uneasy. He was very sorry for her, because he knew she was anxious about her father. He endeavoured to cheer her, succeeding fairly well, as was generally the case.

Ugly rumours were afloat in town about the World Finance Company, and the papers commented freely, hinting plainly that Sir William Ardmore had better offer some explanation for his credit's sake. Hard things were said and written about him, and Hatty could no longer be kept in

the dark as to the danger of the situation. She questioned her father closely, and he was compelled to acknowledge he would be in a fix if a prosecution took place.

"There's only one thing can save me, nothing can save the company now," he said.

"And what is it?" asked Hatty eagerly.

"If I can replace the money I have taken out of the company for other purposes, there can be no suggestion of fraud."

"And how can you do that, a large sum will be required," she said.

"Three hundred thousand pounds," said Sir William.

Hatty was amazed, it was an enormous sum; it seemed to her quite out of the question that he could get it.

Leaving her to meditate over what he had said Sir William called upon Greg. He was in a corner, or probably he might have refrained from so plainly hinting his desires.

He found Mr. Flint in an unusually amiable frame of mind.

Greg had seen Joel May several times since Don-

caster, and the constant companionship of his old comrade created a desire to return to Australia and the scene of his success. London was all very well, but he preferred the freedom of the colonies. There was no occasion to proclaim that he was Greg Thornton. He could leave as quietly as he came and no one would be the wiser. The whereabout of the owner of "Greg's Luck" would remain a mystery.

There was more than this influenced him, more than the mere desire to return to Australia in company with Joel May. He was in love with Hatty Ardmore, and he felt the only way out of his difficulty was to put some thousands of miles between them. It was hard lines that he could not win her, but he knew she had given her heart to Harry Eversley, and that it was only a misunderstanding, which could be bridged over, that separated them for a time.

Greg made inquiries and found the shares of the World Finance Company were likely to drop rapidly, and that there would be an exposure as to the management and manipulation of the capital. Three hundred thousand pounds was a lot to sink

with no prospect of any return. Was it worth doing? Would it save Sir William and help Hatty?

He decided it would. If Sir William placed out of his own private account such a sum in the World Finance Company there could be no question as to the honesty of his intentions. When Sir William called Greg was not long in explaining what he intended doing.

"I will place three hundred thousand pounds in the company in your name on one condition," he said.

"Name it. You are entitled to make any condition you think fit. It is an unexampled act of generosity. I shall never forget it," said Sir William. Even he was touched at Greg's offer; it was munificent.

"The condition is this. If the World Finance Company by any chance is reconstructed, you will give me half the amount I place to your credit in shares."

"And what about the other half?"

"You are welcome to that."

"No," said Sir William. "I cannot allow such generosity. If the company is reconstructed you

shall have the whole amount secured. I will see to that."

"Then I shall decide to leave the matter entirely in your hands," said Greg.

"I must tell you again I do not think there is much chance of you seeing any of the money back," said Sir William.

"You think the company will be wound up?"

"I do."

"I differ from you. There are still some sound holdings in the concern."

"What are they?" asked Sir William.

Greg smiled; it was a curious question for the great financier to ask him. Was he not the man who had floated the World Finance Company.

Greg named two mines, the bulk of the shares in which were held by the Finance Company. They were both in Australia, not many miles from "Greg's Luck," and since he had been in London he had received a hint to try and buy all the shares possible. If one of these mines by any chance turned out as rich as "Greg's Luck," there need be no fear of the World Finance Company not being able to recover itself. Still it was a tremendous risk to hand over

to such a man as Sir William so large a sum without any security.

The transaction was completed in the course of a few days, only just in time, for at a stormy meeting of shareholders in the World Finance Company it was decided to wind up the concern. Sir William made the speech of his life on this occasion. He acknowledged that affairs were far from promising, but he had only a week or two back put three hundred thousand pounds into the concern which was a proof of the honesty of his intentions. Moreover, there were the mines in Australia, the bulk of the shares being held by the company, which he was certain, on the best of information, would turn out rich. He pleaded with them to reconstruct the company and promised better days in store.

Although the meeting decided it was advisable to wind up the company, opinions were divided. The financial journals took sides; the more important supported Sir William's request for reconstruction, the argument being that all was not yet lost, and that Sir William had shown his confidence by placing an enormous sum to the company's credit.

While the controversy raged a letter appeared in the press which put a different complexion on the affairs of the World Finance Company. The letter stated, without hesitation, that the two mines alluded to by Sir William were very rich. They were only a few miles from the field where "Greg's Luck" was worked, and the whole country teemed with the precious ore. The letter was signed Greg Thornton of "Greg's Luck".

His name was so well known on 'Change that such a letter was bound to create a great sensation. It did. There was no talk of winding up the World Finance Company now. Another meeting was held, and this time Sir William ruled the roost. The company was to be reconstructed and await developments. Men who in the heat of anger had said Sir William and his fellow-directors ought to be prosecuted, withdrew their charges and apologised. Sir William was magnanimous; he accepted these apologies, at the same time stating it was a serious thing to make such grave accusations without just cause.

This reaction had been brought about by Greg, and yet Mr. Flint was not connected with the change

of front, his name was not mentioned. At the Monarch Hotel, even in London, Mr. Flint was never suspected. Where was Greg Thornton? This question was asked on every side. The letter was dated London, and he must be in town somewhere. Greg was amused to hear how many people he had never met claimed acquaintance with Greg Thornton, knew him well, conversed freely about him, even went so far as to describe him.

Sir William questioned Greg about the Thornton letter.

"It did the trick," he said; "but how on earth you managed to see him, and ask him to write it, is beyond me. Don't deny it, you were the instigator of that letter; you have saved me, and the company; all my life I shall be indebted to you. Mr. Flint, I wish you would marry Hatty," said Sir William suddenly.

Greg was taken by surprise, but soon recovered his composure. Nothing would have pleased him more than to do as Sir William asked, but it was impossible.

"I have no selfish plans in mind when I ask you this," went on Sir William. "I am sure Hatty re-

spects you more than any man of her acquaintance. When she learns all you have done for me—and herself—she will be overwhelmed with gratitude."

"You must not tell her," said Greg hurriedly. "Not a word about it, please."

"I see," smiled Sir William; "you do not wish to influence her in your favour. I don't mind telling you, you can win her without that, if you choose."

The temptation was great almost too strong to be resisted. The woman he loved with all his heart and soul he thought might be his; but there was a paramount obstacle in the way—she loved Harry Eversley.

Greg was prepared for an act of wonderful self-sacrifice such as few men are capable of. There was one man who could estimate Greg rightly, and that was Joel May; he knew the depth of Greg's feelings, of what he was capable.

"Where is Mr. Thornton?" asked Sir William. "You must have seen him?"

"I have."

"Is he in London?"

"Yes."

"Where?"

"I am not at liberty to disclose his whereabouts; all will be learned at the proper time, he desires to remain at peace a little longer."

"I see," said Sir William, "he doesn't wish to be harried to death by inquiring speculators, and others, in search of information."

"That's it," said Greg.

Harry Eversley read all about the World Finance Company, and the later proceedings caused him more amazement than the earlier. He was not at all surprised when it was stated Sir William and his fellow-directors ought to be prosecuted; it did surprise him when he learned Sir William had put three hundred thousand pounds into the concern; he wondered where it came from, surely Mr. Flint would not advance so large a sum?

Harry arrived in London with the best intentions; he meant to see Hatty and tell her that he loved her dearly, and to blame himself for neglecting her. He would make amends for the anxiety Sir William's affairs must have caused her. He had plenty of

money left if he sold some of his property. He meant to repay Mr. Flint, and marry Hatty, that was the programme when he arrived in London from the North.

CHAPTER XXV

GREG'S SACRIFICE

GREG made up his mind he would return to Australia with Joel May.

Sir William told his daughter how Greg had saved him and the company. He praised his generosity, spoke highly of him as a man, gloried in the defeat Niel Crouch had sustained. There was no question of Crouch now; he was not at all suitable for Hatty.

Sir William said he was sorry he had made his acquaintance, or that he had encouraged his attentions to Hatty.

Although she was pleased to be relieved from Niel Crouch's further attentions, she was troubled about the part Greg Flint had taken in the matter. What did it mean? Was there any intention on his part to push his advantage and ask her to marry him; if so, what answer must she give? Her opinion of him was high; he towered head and shoulders

above all the men she knew in her estimation, not even excepting Harry Eversley; yet she did not love him as she loved Harry. She questioned herself severely, and came to the conclusion that she did him an injustice in imagining for a moment that he would make use of his power, throw himself on her generosity as some recompense for his own. He was a man who would rise above such things although the temptation might be great.

She knew her father wished her to accept Mr. Flint if he proposed, and there was no repugnance in the thought, as in the case of Niel Crouch. If she had not loved Harry she would have married Greg, and lived happily with him. She was quite sure of it. Loving Harry as she did, it would not be fair to Mr. Flint to accept him if he made her an offer.

She did not deny that he had assisted her father more on her account than his own. She was very grateful to the man who risked a large fortune in order to save her pain, humiliation, and possibly disgrace. Would Harry Eversley have made such a sacrifice for her? She tried to convince herself he would, but she was not as certain of him as of Mr. Flint.

Greg was before Harry Eversley when he called at Branscombe House.

Hatty greeted him cordially, more, affectionately. She had never been so kind to him. Before he had time to speak she launched out into a passionate outburst in praise of his generosity. He tried to stop her, but she would not be denied. She had never spoken so eloquently before, her heart was in her words. She felt deeply all she said.

Greg was moved; as she went on he struggled hard to control his feelings. In her present frame of mind she would throw all doubts, scruples, to the wind, and accept him if he asked her to be his wife.

He knew it, he had only to ask and receive; it was the greatest trial, the acme of self-sacrifice, to refuse to take the prize.

He was not a cultured man, he had roughed it in the world; but his feelings were refined, he had a heart of gold. As she placed her future in his hands, such it really meant, it was the least she could do for him; he listened, considering how best he could serve her, make her happy.

She was almost exhausted by her effort, her emotions.

Greg took both her hands, she shivered a little; the time was come, she knew he meant to claim her.

Then he spoke. He told her how he loved her, that he would always love her, and in doing so felt relieved, and nerved for what was to follow?

"My love for you is so great that I can resign all claims upon you, and with all my heart wish you happiness with another," said Greg.

She raised her head and looked at him fearlessly. She understood him; he was indeed great, noble, a peer among men. Her eyes shone, her bosom heaved with her emotion; she was very near to loving him, to refusing to accept this further sacrifice from him.

"You love Mr. Eversley," he went on, "and he loves you. I hope and trust you will be happy together. He mistrusts me. I fear he is foolish enough to be jealous of me, that at any rate proves his love for you. I am not going to stand between you any longer, I am going away."

"Going away!" exclaimed Hatty. She felt she was about to lose a very dear friend, that there would be a gap in her life when he was gone.

"An old friend of mine, Joel May, is in London; he is taking a steamer back to Australia, I am going with him."

The tears stood in her eyes, she could not trust herself to speak.

"I shall never forget you," he said, "and I shall hope to see you again, when you are married, and some years have gone by. I should like to see you happy in your home, and feel that I have done right in going away." She knew he was right, but she wished him to stay.

"I shall miss you so much," she said. "I regard you as my best and truest friend."

"That will be a happy thought to take with me," he said quietly. "You are not offended at my telling you I love you?"

"Oh no. I feel very proud to think I have your love, and I wish I could return it; I will keep it as a sacred memory. I shall never forget what you have said."

He was looking at her intently; a faint blush spread over her face. She divined his feelings, knew what he was about to ask, and to make matters easier for him she came closer to him.

He understood, and taking her hands drew her towards him.

"Thank you for your trust in me," he said, as he kissed her, reverently, tenderly, as a father might have kissed his favourite child.

At that moment the handle of the door turned and Harry Eversley entered the room; he saw what took place, and his blood was on fire. He had come to see her, filled with good intentions, eager to make amends, to ask her to forgive him, and marry him. His hopes were high; he had done with misunderstanding; henceforth nothing should come between them. Brimful of good resolutions he had opened the door, and all his hopes were shattered, dasped at his feet, utterly crushed; he was too late, and Greg Flint had supplanted him, won the prize be thought he held in his grasp.

Rage filled his heart, a black look came into his face. He stepped forward into the room.

Hatty gave a cry of alarm and surprise, then she

became confused, knowing what he must think of the situation.

Greg Flint was calm and collected, master of the situation and himself. He waited for the outburst he knew would come, afterwards he would speak.

"So my suspicions were right," said Harry. "My jealousy was not unfounded. He has supplanted me—bought you from me. Oh, he is cunning, very cunning! He is no ordinary money-lender, oh, no. He is an expert, a master-hand at lending, buying and selling. I came to apologise, make amends, express regret for my conduct; and filled with these good intentions I find you in his arms. I congratulate you on your conquest, Mr. Flint; you have won. Money has once more bought what love cannot purchase. So it was you who assisted Sir William out of his difficulty. It was nobly done; a big price to pay for the hand of Miss Ardmore, but no doubt you think her worth it. As for her father, he will be delighted. Failing Mr. Crouch he has secured Mr. Flint. Upon my word he deserves to be congratulated."

"Do you know," he said, turning upon Hatty, "what you have done?"

"I know that you forget yourself, that you have no right to speak like this," she answered.

"You have sold yourself," he went on angrily. "He has bought you, and I have been fool enough to help him. I borrowed money from him—thousands of pounds. I still owe it him, but he shall have it back, every penny of it."

"He lent you money!" exclaimed Hatty.

"Yes, and you know why. He intended buying me off, but he has succeeded without that."

"You are wrong—utterly wrong. You do not understand," said Hatty. Knowing all Mr. Flint had done for her and for him she marvelled at his control under this outburst.

"I understand that he kissed you as I entered the room," said Harry bitterly.

"And when you understand why he kissed me you will be sorry for what you have said," she answered. "I am proud of his kiss. It was an honour to me. The day will come when you will acknowledge it. Harry, you are cruelly unjust to one of the noblest and best of men." She took Greg by the hand and said:—

"I am proud to know he is my friend and yours.

If he had asked me to marry him, I could not have refused. Listen, Harry. He knows I love you. He says you love me."

Harry made an impatient gesture.

"He has not asked me to marry him. He has told me he loves me, and has surrendered me because he hopes we shall be happy together. He did not ask to kiss me, but I permitted it because I felt he was a true man, and that he deserved some recompense, however small. I would allow him to kiss me again, in your presence, and think no wrong of it."

"I will leave you," said Greg. "I offer no explanation. What Miss Ardmore says is quite true. I love her, Mr. Eversley, love her with all my heart, and that is why I resign her to you. She loves you. Do not lightly throw away her love. If you do, you will regret it to the end of your days. What you have seen is not for you to regret; no man could resent it. You cannot begrudge one kiss of resignation which will be the only memory I shall have of a love that will always remain in my heart."

Before either of them could stop him he had left

the room. They stood silent for some time, then Hatty said:—

"Harry, I am glad you have come back to me."

A reaction had set in. If all this were true, and Greg Flint had made this sacrifice he, Harry Eversley, had behaved shamefully. There was some excuse for him. The situation, when he entered the room, required an explanation, but it did not excuse the many bitter things he had said.

He came forward, and in a low tone expressed all his feelings towards her. He told her how he had found out he loved her and could not be happy away from her. With such feelings in his heart he had come to see her, and found Mr. Flint kissing her. Was there not good reason for his outburst of temper?

Hatty acknowledged there was, and then she eloquently went on to describe all Mr. Flint had done for Sir William, herself, and Harry.

As he listened, Harry Eversley understood the nobleness of Greg's nature as he had never done before. He felt mean and paltry beside such a man. He had neglected Hatty, caused her pain, treated

her unkindly; had Greg Flint won her he would have had no right to complain.

They sat together for some time, until a thorough reconciliation had taken place.

"We owe it all to Mr. Flint," said Hatty.

CHAPTER XXVI

"I WONDER"

HARRY EVERSLEY called at the Monarch Hotel. Mr. Flint, so the manager informed him, had left; he believed he had sailed for Australia. He was sorry to lose him; he was the best, most considerate guest he ever had in the hotel.

Gone! Harry hardly believed it. Great indeed was his surprise and dismay; and what about the money he owed?

"He left a letter for you, and a package. He thought you would call," said the manager.

"Perhaps you would like to go to his room. You can read it at your leisure, without fear of interruption.

Henceforth in the manager's mind the vacant rooms were always thought of as Mr. Flint's.

Harry received the letter and package, opening the former with some misgivings. It was a long

letter, he saw that at once. As he turned it over three papers fell on the floor, they were his acknowledgments for the sums advanced.

As he read the letter he became absorbed, lost in wonder at the generosity of the man, at his utter self-effacement.

Greg had no hard words to write; he did not even allude to Harry's outburst at Sir William's house. It was a passionate appeal to Harry not to throw happiness away when it lay ready to his hand. It advised him to marry Hatty Ardmore, to love and cherish her as a prize beyond all worth.

Then came the allusion to money matters.

"You think I am a mere money-lender," wrote Greg. "A man who trades on the misfortunes and weaknesses of others. You are mistaken; I am not. My name is not Greg Flint, it is Greg Thornton, and I am the Thornton of 'Greg's Luck' mine. I tell you this to dispel any lingering doubts you may have about me. Do not hesitate to accept the enclosed acknowledgments; I make you and Miss Ardmore a present of them. I am rich; I do not want the money, and I have no one dependent upon me. I am the man your mother once loved, before

she married your father. For the love I bore her in past years I helped her son, and I ask him now to accept what I offer for her sake. You loved your mother I am sure. She would have advised you to accept my offer—do so without hesitation. You may tell Sir William who I am, and he can make the fact known if he thinks it advisable."

Greg went on to explain his reasons for assuming the name of Flint, and Harry could not help smiling as he thought how cleverly he had avoided publicity.

There was a closing word to Hatty Ardmore which touched Harry to the quick, made him feel small in the presence of a greater mind than his own. Harry opened the parcel and found it contained a box addressed to Hatty.

He looked at the papers he had signed, and decided to hand them to Hatty. She must keep them. He would repay the money; he could not accept such a gift.

He sat for a long time thinking over all that had happened since he first met Greg. How vividly everything came back to him; especially the insulting way in which he turned his back upon him in the restaurant. And it was because of his resem-

blance to his mother, whom he loved dearly, Greg had looked so hard at him. It was for her sake he had helped him.

The manager wondered what Harry was doing and knocked at the door.

"Do you know who Mr. Flint is?" asked Harry, a question which naturally surprised him.

"A rich colonial," said the manager.

"Quite true; but he is not Mr. Flint."

"Who is he!" exclaimed the bewildered man.

"Greg Thornton of 'Greg's Luck' mine, probably the wealthiest man in Australia."

"Good heavens; you don't say so!"

"But I do; he explains it in his letter."

"Then he is the man who saved the World Finance Company."

"He is," said Harry.

"It was a noble thing to do," said the manager, who was interested in the concern. "Many thousands of people will bless his name for it."

"Do you know why he did it?" asked Harry.

"No."

"For a woman's sake," said Harry, and before the astonished manager replied, he left. He hurried

straight to Branscombe House with the letter and the package. He found Sir William at home with Hatty. Without any hesitation he told his story and read the letter; they were dumbfounded.

"There are the acknowledgments I gave him," said Harry, "for thirty thousands pounds; keep them Hatty, until I repay him."

"You must not offer to do it," she said. "It would hurt him. It concerns me as well as you, and I forbid it. I will keep them always as the proofs of a great man's generosity."

Sir William was amazed. Mr. Flint was Greg Thornton of "Greg's Luck," and he had not discovered his secret. It seemed to him now he ought to have done so easily. But what did it all mean? Was Harry Eversley to marry Hatty after all? There was no way out of it. He saw why Greg Thornton had done all these things. It was because he loved Hatty, and desired her happiness with the man she loved. He thought it quixotic, beyond the bounds of belief; but facts were facts, he could not get over that, and he must submit.

"There's a parcel for you, Hatty," said Harry,

taking it for granted Sir William would raise no objections to their engagement now.

She opened it. It contained a priceless necklace of pearls and a set of diamond ornaments, worth a modest fortune. She could not restrain a cry of joy, they were so lovely, and womanlike she was fond of jewellery. How good he was, and he had gone away without giving her, or any one, an opportunity of thanking him.

When it became known that Mr. Flint was Greg Thornton, and that he had been in London nearly twelve months, and no one suspected his whereabouts, the amazement was great.

Sir William had to answer questions innumerable, and he made the most of his opportunities. He even went so far as to hint that he knew Mr. Flint was Greg Thornton all the time, that he was in his confidence, and that he induced him to save the World Finance Company for a parcel of reckless, disbelieving shareholders.

Men in the know smiled at this; they had a very different construction to put upon the business. It was Sir William and the directors who had been saved from disgrace by Thornton's act. They

shrewdly suspected where the three hundred thousand Sir William put into the company came from; what they had no comprehension of was the real reason why Greg had done it. They put it down to his cleverness, to his knowledge of the true state of affairs regarding the two mines in Australia. It was a clever move on his part; he would in time reap a rich reward, they saw it coming. This announcement caused a boom in the World Finance Company Shares; they went up by leaps and bounds, and Sir William held his head high and said:—

"I told you what would happen if you trusted me?"

Where was Greg Thornton?

Again he stood on the deck of a steamer, with Joel May in command, outward bound to Melbourne. Again he thought that twenty years or more was a big slice out of a man's life. Twice had he been unlucky in love; twice had he gone out to Australia on account of a woman. But how different it was this time. He was rich, held a high place in the estimation of the woman he loved, but could not marry. As the breeze brushed his cheeks he thought

of the kiss he had given Hatty; he would always remember that. He was happy in his reflections although a trifle sad. He would never forget Whirlwind's year and all that happened at that time.

Joel May touched him on the shoulder.

"Dreaming again," he said. "It reminds me of the *Aramoota*. I say, Greg, we must have another trip together on that old tub."

"Willingly," said Greg. "I have done with hard work; I mean to enjoy myself."

"You always did that even when you worked your hardest."

"I believe you're right, Joel, and what is work to some men is play to me."

He arrived in Melbourne. The news of Mr. Flint's "escapade" in London had been cabled to Australia, and nothing short of a complete account of his doings, and how he did it, would satisfy the public curiosity.

The papers teemed with his story which caused much amusement and wonder. How he backed Whirlwind, and how that erratic horse won the Derby and St. Leger, lost the Guineas, and was

ignominiously defeated at Ascot formed a remarkable chapter of turf history.

"Whirlwind's Year, and Greg's Luck" that was how the announcement was made, and it was read all over Australasia, and eventually in England.

. . . . . .

It was ten years since Greg Thornton left England and landed for the second time in Australia. Much happened during that time. Whirlwind's son won the Derby for Colonel Eversley, at which there was much rejoicing, and many reminiscences of his sire's year were recalled.

Mrs. Eversley and her son Harry witnessed the victory; it was a great triumph, and as Hatty saw the orange jacket borne to the front, with the evergreen Jack Fowey in the saddle, and Giles Abney looking proudly on, she thought of Whirlwind's year, when Greg Thornton had been there, and gave a sigh of regret.

During these ten years Greg had only written twice, and in each letter he had refused to accept a return of the money he lent Harry Eversley.

Then came a bitter blow. The year after

the victory of Whirlwind's son, Colonel Eversley caught a chill at the Military Meeting at Sandown Park, pneumonia set in, and he died in a few days.

It was a terrible time for Hatty, but she bore her loss bravely and was devoted to young Harry. Many a time she thought of Greg Thornton and wondered she had not heard from him. It was unkind, not like him. Was he also dead? A chill crept over her as she thought such might be the case.

Twelve months after Harry's death she received a letter in Greg's well-known handwriting. How her heart beat; what had he to say?

It was brief, only a few lines. "I heard of your great loss," he wrote, "and I have waited until you have somewhat recovered from the shock. I am coming to England in the *Ambleside*, and shall arrive about a fortnight after this letter. I will leave all I have to say until I arrive, it will be better so."

There was not much more, but she understood it. She handed the letter to her father.

"Coming to England, I am glad of that, I shall

be delighted to see him. Shall you, Hatty?" He looked at her curiously.

"Yes," she said quietly.

"I wonder why he is coming?" he said.

"I wonder," was Hatty's comment in a low voice.

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